

6-1999

June 1999

Inland Empire Business Journal

Follow this and additional works at: <http://scholarworks.lib.csusb.edu/iebusinessjournal>



Part of the [Business Commons](#)

Recommended Citation

Inland Empire Business Journal, "June 1999" (1999). *Inland Empire Business Journal*. Paper 148.
<http://scholarworks.lib.csusb.edu/iebusinessjournal/148>

This Article is brought to you for free and open access by the John M. Pfau Library at CSUSB ScholarWorks. It has been accepted for inclusion in Inland Empire Business Journal by an authorized administrator of CSUSB ScholarWorks. For more information, please contact scholarworks@csusb.edu.

INLAND EMPIRE business journal

VOLUME 11, NUMBER 6

\$2.00 June 1999



Presorted Standard
U.S. POSTAGE
PAID
ONTARIO, CA
PERMIT No 1

**WOMEN &
BUSINESS 99**

**CLOSE UP:
NEW CSUSB
BUSINESS DEAN**

**CORPORATE PROFILE:
JUAN POLLO**

**HEALTHCARE &
TECHNOLOGY
SUPPLEMENT**

YOU KNOW
THAT EXPRESSION
FLY THROUGH
CUSTOMS?
EVER WONDER WHERE
IT CAME FROM?



Nobody offers faster customs clearance than UPS. We send information electronically the moment our planes leave the ground. So UPS brokers clear your packages as soon as they arrive. Call 1-800-PICK-UPS or visit ups.com. Offer not good for humans.

MOVING at the SPEED of BUSINESS®



Special:
Healthcare &
Technology
Supplement

INLAND EMPIRE
business journal

www.busjournal.com

VOLUME 11, NUMBER 6

JUNE 1999

CLOSE UP



see Page 7
Dr. Gordon Patzer

\$2.00

City National Bank executive Lynn Smith and keynote speaker Diahann Carroll at this year's Women & Business Expo. See Pages 32 and 33.



AT DEADLINE

Inland Empire Bid to Become a Trade Hub Gains Senate Approval

A bill sponsored by State Senator Joe Baca (D-San Bernardino) regarding trade in the Inland Empire gained approval from a bipartisan majority of the State Senate on May 24.

The legislation requires the California Trade and Commerce Agency to study the economic benefits of establishing an Inland Empire Distribution Center to facilitate importing and exporting in the region.

Robust job picture for San Bernardino, Corona; upbeat forecast for Ontario/Upland; modest outlook for Riverside

An excellent staffing scene is forecast for the San Bernardino area this summer, according to the results of Manpower Inc.'s Third Quarter

continued on page 55

Former Secretary of the Air Force to Fill ULV Dean Post

by Araceli Esparza, Correspondent

Verne Orr, a former United States Secretary of the Air Force, has been appointed to serve as the interim dean of the University of La Verne's School of Business and Global Studies (SBGS). University President Stephen Morgan said the Pasadena businessman will temporarily replace Dr. William Relf, who announced his resignation as dean of the SBGS on April 1.

Dr. Morgan said he was introduced to Orr through a mutual friend, and that he was immediately impressed with Orr's background. He also said that, although

Orr has "had no affiliation previously with the University of La Verne," he was "very impressed with his credentials and level of experience."

Dr. Morgan admitted that Orr was his first candidate and said, "He [Orr] was very interested in taking this position. He felt it would be a unique opportunity for him."

The nomination was approved at a May 8 meeting of the ULV Board of Trustees.

Dr. Morgan also said that Orr has no interest in becoming the permanent dean of the SBGS, but that he will continue to serve as the school's temporary dean until a per-

continued on page 5

Regional Economic Indicators Looking Up

The CSU Long Beach Index of Regional Economic Indicators continues to point upward on the strength of gains in four of its six components. It was the sixth-consecutive growth in economic figures for the region dating back to 1998.

Though there was a slight gain in weekly unemployment gains and a slight decrease in manufacturing hours — two components which are generally tied together — all other indicators point to future growth and economic well being.

The number of building permits issued, regional stock prices, the index of "help wanted ads" and the U.S. Index of Leading Economic Indicators all demonstrated continuing strength.

Generally, three

months of improving indicators are taken as a sign of coming good fortune while three negative months may be a sign of trouble ahead.

The index covers the Inland Empire, Orange, Los Angeles and Ventura counties.

Special Sections

Technology page 16

Health Care page 20

Banking page 35

Stock Sheet page 51

New Vision for Fairplex Village unveiled

by Steve Elliott

A new vision for Fairplex Village, the proposed Fairplex entertainment center, was unveiled recently by Los Angeles County Fair Association and Lewis Retail Centers.

The entertainment center is expected to generate more than 1,600 new jobs, according to James E.

Henwood, president of the Los Angeles County Fair Association.

Richard A. Lewis, president of Lewis Retail Centers, announced that the newly redesigned project, formerly known as Paradise Park, has undergone extensive modifications. Lewis also announced that nationally

continued on page 25

INDEX

DEPARTMENTS AND COLUMNS

| | |
|--|---------|
| AT DEADLINE..... | 3 |
| EDITORIAL/COMMENTARY..... | 6 |
| CLOSE UP: DR. GORDON PATZER..... | 7 |
| PRO/CON..... | 8 |
| CORPORATE PROFILE:..... | 9 |
| MANAGING..... | 10 |
| GETTING ORGANIZED..... | 11 |
| COMPUTERS/SOFTWARE..... | 12 |
| EMPLOYER'S GROUP..... | 13 |
| CORNER ON THE MARKET..... | 14 |
| LAW..... | 15 |
| LIST: HOSPITALS SERVING THE I.E..... | 26 & 28 |
| LIST: TOP SAVINGS & LOANS AND FEDERAL SAVINGS BANKS..... | 40 |
| MANAGER'S BOOKSHELF..... | 41 |
| LIST: LARGEST CREDIT UNIONS IN THE I.E..... | 42 |
| LIST: SUBSTANCE ABUSE PROGRAMS IN THE I.E..... | 44 |
| DESERT BUSINESS JOURNAL..... | 46 |
| DUFF & PHELPS, LLC STOCK SHEET..... | 51 |
| RESTAURANT REVIEW..... | 52 |
| MEAD ON WINE..... | 53 |
| CALENDAR..... | 61 |
| EXECUTIVE TIME OUT..... | 62 |

NEWS AND FEATURES

THE BIG DEAL IS: THE DEATH OF THE AGE OF THE

| | |
|---|----|
| MIDDLEMAN!..... | 16 |
| THE NEXT STEP FOR ENCRYPTION..... | 16 |
| INTERNET RAISES QUESTIONS OF PUBLIC ACCESS VERSUS RIGHT TO PRIVACY..... | 18 |
| FREE IMMUNIZATION CLINIC AIMED AT MAKING INLAND EMPIRE BABIES HEALTHY..... | 21 |
| REDLANDS PHYSICIAN NAMED TO PROMINENT POST IN CALIFORNIA MEDICAL ASSOCIATION..... | 21 |
| HOW HMOS EVOLVED AND WHY THEY ARE NEEDED..... | 23 |
| PHARAOH'S RESPOND TO PROFILE..... | 27 |
| THE BLUE FAMILY SHARES 'HEAVENLY JOY'..... | 34 |
| CVB, ORANGE NATIONAL ANNOUNCE MERGER..... | 39 |

ABOUT THE COVER

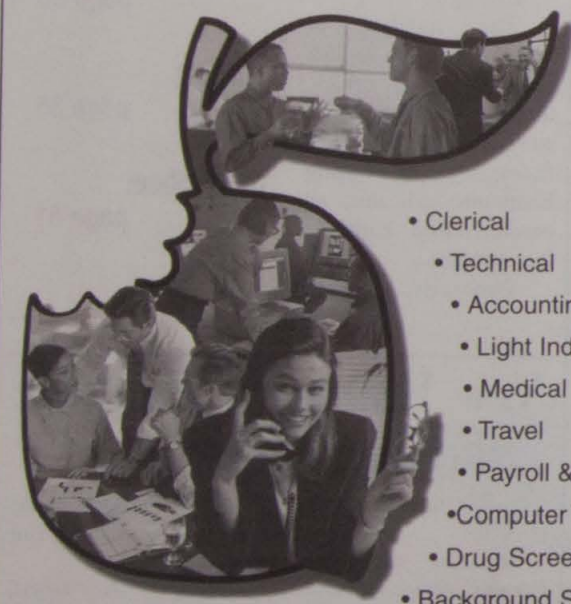
This month's cover is dedicated to the musicians of the Montclair High School Mariachis. Their talented performance by these 25 talented young ladies and gentlemen at our annual Women and Business Expo in late May was a highlight of the show. The group was established two years ago and has doubled in size. Their traditional Latin performance includes a wide variety of instruments and vocals. The cover design was put together using photographs of the artists modified and manipulated by the talented graphic artists of Melcast.

QUOTES

Well, fancy giving money to the Government! Might as well have put it down the drain. Fancy giving money to the Government! Nobody will see that stuff again. Well, they've no idea what money's for — Ten to one they start another war. I've heard a lot of silly things, but Lor'! 5
Fancy giving money to the Government!

Vol. XI, No. , June 1999 — Inland Empire Business Journal is published monthly by Daily Planet Publishing, Inc., 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730-4352. (909) 484-9765. Bulk rate U.S. postage paid, Ontario, CA, permit No. 12. Send address changes to: Inland Empire Business Journal, Circulation Dept., 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730-4352. Information in the Inland Empire Business Journal is deemed to be reliable, but the accuracy of this information cannot be guaranteed. The management of the Inland Empire Business Journal does not promote or encourage the use of any product or service advertised herein for any purpose whatsoever. Neither the information nor any opinion, which may be expressed herein, constitutes an endorsement, or solicitation, for any purpose, or for the purchase or sale of any security. "Inland Empire Business Journal" trademark registered in the U.S. Patent Office 1988 by Daily Planet Publishing, Inc. All rights reserved. Reproduction in whole, or in part, without written permission, is prohibited. Manuscripts or artwork submitted to the Inland Empire Business Journal for publication should be accompanied by self-addressed return envelope with correct postage. The publisher assumes no responsibility for their return. Opinions expressed in commentaries are those of the author, and not necessarily those of the Inland Empire Business Journal. Subscription payment must accompany all orders for the monthly journal or annual Book of Lists. Copyright © 1999 Daily Planet Publishing, Inc.

For Any Employment Challenge



- Clerical
- Technical
- Accounting
- Light Industrial
- Medical
- Travel
- Payroll & Tax Filing
- Computer Training
- Drug Screening
- Background Screening

There's

appleone

www.appleone.com

Call Today (800) 564-5644

Legislation May Make California "An Amusement Park for Trial Lawyers," Groups Say

Two state-wide organizations are sounding warning sirens with regard to legislation in Sacramento that affects the legal and insurance industries. The Civil Justice Association of California (formerly the Association of California for Tort Reform) and Californians for Affordable Insurance Rates are both warning that SB 1237 by State Senator Martha Escuita (D-Los

Angeles) will increase personal injury claims and open the floodgates for trial lawyers.

One estimate was that the legislation could cost Californians \$1.5 billion annually in increased insurance costs.

Two bills that past the same day, AB 858 and SB 1254 would virtually eliminate arbitration for employment, health-care and insurance disputes, they said.

Aetna launching no-frills health insurance plan

Aetna Inc. is launching a scaled-back health insurance policy geared to help the 25 million working Americans who are uninsured.

The move comes as Aetna and other health plans embrace the issue of uninsured Americans, partly to try to counter a backlash against managed care.

The program, called Affordable HealthChoices, will be sold to employers who can't afford to offer a policy to their workers or have had to drop the insurance benefit because of higher premiums.

Rep. Bill Thomas (R-CA) was among the officials joining Aetna executives in calling for a construction national discussion of this issue.

So far, the new program has been approved in Texas, Connecticut and the District of Columbia. Aetna hopes to soon get approval by regulators in 25 other states.

Unlike Aetna's health maintenance organization (HMO), which has a prescription drug benefit and pays for most hospital and physician services, the new plan will only have minimal coverage.

One concern has been that some employers might drop the more comprehensive policy and fall back to the new less expensive option. "In a very tight job market that is unlikely to happen," said Aetna spokeswoman Jill Griffiths.

ULV dean...

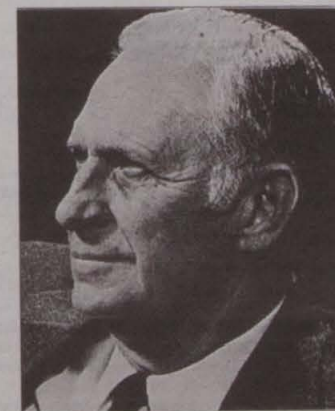
continued from page 21

manent candidate is elected to fill the position.

Orr's term begins June 1 and will end as soon as the permanent dean steps into the picture.

"He is perfectly fine with that," Dr. Morgan said. "As soon as the new person steps in, Verne Orr is ready to step out."

—Story courtesy of
University of La Verne Campus
Times



Verne Orr

Subscribe Now. (909) 484-9765 Ext. 27

Inland Empire
Business Journal

For Insight on Inland Empire Business ...

Executive Notes

Mitch Moshé has joined RHI Consulting's Ontario office as division director. The firm specializes in project-basis consulting for technology professionals. Moshé holds a bachelor's degree in engineering from Cal Poly Pomona and has three years' experience in the technology staffing field. He has been joined by Todd Hall who is RHI's new sales manager for the Inland Empire, Orange County and San Diego County areas...

CSP Communications Inc., in Corona hired Lisa Landry as a Senior account executive who will oversee public relations activities for several clients including Price Pfister and Sandel Glass. Landry has 11 years' experience in communications and public relations, handling national accounts such as Texaco, Continental Airlines, TeleCheck and Minute Maid. Prior to working with CSP, Landry served as field services manager for the American Cancer Society...

The Ulico Insurance Group announced the addition of William "Bill" Medina as vice president and controller to the management team overseeing three property and casualty carriers: Ulico Casualty Company; Ulico Indemnity Company and Ulico Standard of America Casualty Company. Medina joins the group from TIG Insurance, formerly Transamerica, located in Texas, where he served as senior director of planning and analysis...

Johnnie W. Domingue has been named chief financial officer of Cord Blood Registry (CBR), Inc., the nation's largest family cord blood stem cell bank. CBR obtains blood collected from discarded umbilical cords after a baby is born. It is later used to treat more than 30 diseases. Stem cells create the vital components of blood and the immune system. Before joining CBR, Domingue held various executive management positions with private and public companies involved in software sales and service, as well as manufacturing and oil service operations...

Internationally-known critical thinking expert Diane Halpern, a professor and chair of the psychology department at Cal State, San Bernardino, is one of four faculty selected from the CSU system to be honored with the Wang Family Excellence Award. The award was established this year by CSU Trustee Stanley T. Wang. Halpern will receive \$20,000 in recognition of her contributions and achievements in social and behavioral sciences and in public service. She is president-elect of the Western Psychological Association...

The Motor Home Division of Fleetwood Enterprises, Inc., surpassed \$1 billion in product sales during the fiscal year, ended April 25. The \$16 billion recreational vehicle industry is experiencing a major sales boom, thanks to a long projected surge in purchases made by baby boomers. Fleetwood RV, a \$3 billion Fortune 500 company (NYSE:FLE) based in Riverside, is the world's leading producer of RVs and a variety of motor home products.

Larry M. Rinehart, president and CEO of PFF Bank & Trust (PFF), announced the appointment of Kristal Granados, Steven Mathews and Salvatore Curasi to assistant vice president. Granados is the branch manager of PFF's Cathedral City branch, having joined PFF in 1997 as the customer service officer of the Palm Desert branch. Mathews is a special assets manager and has over twenty years' experience in real estate, including acquisition and disposition of properties. Curasi joined PFF in 1991 and is the corporate communications liaison for the bank. He previously served CenFed Bank as branch manager and corporate training director.

Donald S. Gray, president of the Orange County Bar Association, spoke at the 30th commencement at Western State University College of Law, marking the school's first graduating class as an American Bar Association accredited institution. Gray, general counsel and secretary of Toshiba America Information Systems, Inc., addressed more than 260 graduates of Western State where he serves on the board of advisors. A former presidential appointee to the U.S. Department of Defense Military Equal Opportunity Programs, Gray was awarded the Secretary of Defense Medal for Outstanding Public Service in 1981.

EDITORIAL

Meth...The Inland Empire's Worst Export

Robin Williams once said that cocaine was nature's way of telling you you're making too much money. If that is true, then methamphetamine must be a way of finding out you're a loser.

Meth labs have been popping up all over the Inland Empire, but not among drug kingpins with Armani suits and high-priced lawyers. No, it is mostly found among welfare cheats with a camp stove and a few dependent children gathered about. These are people who could never pass a chemistry test but know the master formula for cheap drugs.

Some time ago, "Inland Empire TV News" was reporting that meth labs were being discovered and raided up in the hills of San Bernardino County. But it is worse than just that.

District Attorney Dennis Stout has reported that the labs are now being installed into trucks which are driving around our metro area. The ugly fact is that speed is easier to cook up than LSD was back in our college days. If these people put as much effort into cooking for their kids, the school lunch program would not need

the funding that it has.

And herein lies the great conflict. Why is it that people who suck off of the great welfare system because they can't afford anything for their families are able to buy all of the toxic chemicals that they need for speed? These are people who are putting themselves, their kids and their neighbors in harm's way for a drug that is so stupid, even many druggies avoid it. Sure, speed is popular as a poor man's rush, but the volatility of the chemicals and the volatility of the end result to the body scare the hell out of a lot of people.

We worry that a train engineer or truck driver may have smoked a joint. And we worry that an airplane pilot or medical surgeon may have had a drink. But this meth lab threat puts everyone in the Inland Empire in danger.

And while the police may have to spend months building a case on some big time, big deal drug lord to put him away for good, it would appear that the time has come to close down these little guys right now, before another one of their garages blows up.

PAX-TV Proudly Serves the Inland Empire

The three million people in the 909 area code could constitute a city the size of Cleveland. And while in most cases such a city would have several TV stations, as well as its own NFL team, we usually need to live off of our big cousin fifty miles to the west of us.

Of course, Los Angeles doesn't have a football team. But they do have several channels of TV news every day.

What we have lacked is a network with a daily newscast, covering OUR news.

Now, KPXX does the job.

Although, billed as the L.A. affiliate of the new PAX network, they are licensed to serve San Bernardino. Thus, at 8 a.m., Monday through Friday, Channel 30 presents the

"Inland Empire TV News."

The show may not have the budget to go "live to the scene of news," but it does cover the drama and daily life of our area. It also reports on the local sports teams and even reviews our area's restaurants and entertainment.

Still, it should do wonders for the Inland Empire's image to note that such stories as the O.J. Simpson case did not happen here. And the "I.E. TV News" is not jumping on "hot bikinis for the summer" stories to hype ratings sweeps. It is true that the show does start off every day with politics and crime, but it is OUR politics, and OUR crime, which would have been ignored otherwise.

Contrary to the old joke, there really IS news in the Inland Empire and KPXX is reporting it.

COMMENTARY

Keeping Teachers in the Classroom

by Charles B. Reed, Chancellor of the California State University System

Education is the number one issue on the minds of Californians. From Governor Davis, to parents, to the business community, to the electorate all have said that improving our public schools is a top priority. Those of us charged with improving public higher education are also firmly committed to change including expanded teacher education programs, greater accountability, improved productivity and guaranteeing student access.

Keeping the door open to higher education is—and will continue to be—the most important thing the CSUs do for California's citizens—especially in light of the projected growth in student enrollment and the ever-changing demographics of our students.

The profile of today's students is significantly different from the students of the 1960s or 70s. Many CSU students are in their mid- to late-20s and are parents or hold full-time jobs, making it difficult to attend college at standard times and through traditional means. They are seeking to earn their

degrees in a timely way and at a reasonable cost. As a result, the CSU must make adjustments to meet the needs of these students.

Offering more courses at night and on weekends, expanding distance education opportunities and opening CSU campuses to year-round operations are three of the most practical and cost effective ways to assure accessibility while still maintaining the highest quality. Four CSU campuses are currently partially funded for year-round operations. Expanding the existing programs at these campuses and extending funding for year-round operations throughout the system not only would provide students with more options and the flexibility necessary to achieve their academic goals, but is also an efficient use of taxpayer dollars.

No less a challenge than guaranteeing student access is the CSU's immediate task of educating and credentialing literally tens of thousands of highly qualified elementary and high school teachers. It is estimated that California will need more than 300,000 new

continued on page 30

INLAND EMPIRE business journal

PUBLISHED BY
Daily Planet Publishing, Inc.

BOARD CHAIRMAN
William Anthony

MANAGING EDITOR
Ingrid Anthony

PUBLISHER'S ADVISORY BOARD

Julian Nava, Ph.D., Former U.S. Ambassador to Mexico
Eldon Lewis, Dean of the School of Business & Public Admin., Cal. State University San Bernardino
Stephen C. Morgan, President, University of La Verne
D. Linn Wiley, CEO, Citizens Business Bank
Barbara L. Crouch, Director, The Employer's Group
Dr. Jerry Young, President, Chaffey College
Bruce Holden, Partner, Arter and Hadden, Attorneys at Law
Vera Gold, President, KMNY-AM 1600, "Money Radio"
Robert Bledsoe, President of Television Productions
Kathy Davis, San Bernardino County Supervisor
Eduardo Ochoa, Dean of the School of Business Cal Poly, Pomona

CORRESPONDENTS AND COLUMNISTS

| | | | |
|--|--|--|---|
| Charles B. Reed Reed Hastings Peta Penson Cyndi J. Torres | J. Allen Leinberger Sarah Rios Lazaro E. Fernandez | Saeed Mohasseb Bill Leonard Kathy Roche Peter Fischetti | Sal Curasi Joe Lyons Camille Bounds |
|--|--|--|---|

STAFF

Editor: Steve Elliott
Asst. Editor: Robert Parry
Editorial Intern: Linda Giusti-Parra
Travel Editor: Camille Bounds
Art Director: Barbara Bauer
Research Director: Jerry Strauss

V.P./Marketing: Roger Harvey
Account Executive: Mitch Huffman
Executive Asst.: Rebecca Rodriguez
Administrator Asst.: Jessica Miller
Administrator Asst.: Selena Matthews

CLOSE - UP

New CSU San Bernardino Business Dean Brings Experience, Energy & Vision

When the new head of the School of Business and Public Administration at California State University at San Bernardino arrives in the Inland Empire early next month, he will be prepared. With him will arrive a thick and eclectic resumé; energy of youth; real-world experience; and plans for greatness.

One way to illustrate Dr. Gordon Patzer is a simple physical examination of his abbreviated resume. The section titled "education" lists a Ph.D. in business administration from Virginia Tech; an MBA from the University of Minnesota; plus masters and bachelors degrees in psychology. Yet, it fills barely 10 percent of the document's two pages. And that's the brief version!

Filling the other 90 percent are a lengthy list of personal, professional and academic accomplishments over the last 20 years. Perhaps most significantly, Patzer's

rock-solid academic credentials are backed by serious experience in the business world.

The 47-year-old North Dakota native has worked for major entertainment organizations such as the CBS Television Network and Saatchi & Saatchi, as well as some of the world's leading entertainment consulting firms. He has also owned his own businesses and continues to work as a consultant and lecturer.

But it is in academia where he finds the greatest rewards. "I enjoy working with students and seeing them go on to success," said Patzer. "I enjoy being behind the scenes," he added, noting that he has previously worked as a manager for a music group and worked behind the scenes to make them grow and prosper.

Soft-spoken and carefully articulate, Patzer talks like someone who has spent the majority of his life studying and/or teaching at nine

different universities. He described his move to CSUSB as "the next logical step" after spending nearly four years as Dean of the School of Business Administration at CSU Stanislaus.

He has great affinity for the CSU system, he said, because its main mission is to make education available to people who may not otherwise be able to reach it.

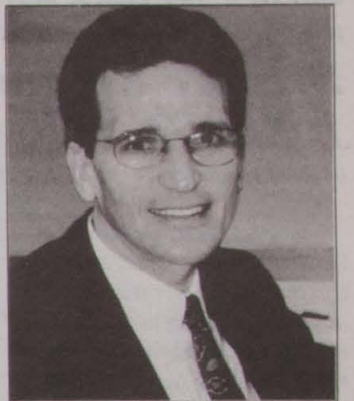
Patzer came to the CSU system in 1995 from the University of Northern Iowa. A stint as the chair of the Department of Marketing and Business Law capped off a five-year career there. Before that, he held a similar post for six years at Loyola Marymount University.

Patzer has spent the better part of the last two decades filling future business leaders with knowledge of what has happened in the past in business development. It is the Inland Empire's opportunities for the future that attracted Patzer to CSUSB.

One opportunity that Patzer wants to explore has been one of his long-term goals: the Center for the Study of Physical Attraction. The question "what makes people attractive" is no trivial matter and it is directly related to business. Physical attraction impacts our choices of mates and friends, the way products are marketed and innumerable other everyday decisions.

Developing an understanding of the factors that play into human perception of physical attractiveness is a key factor in developing marketing campaigns and similar projects, said Patzer. He has studied the subject from the perspectives of both psychology and business (his Ph.D. thesis was on marketing), and has developed an expertise in the area. He has published several articles and one book on the topic and has lectured on its importance in many venues, including the Loma Linda University School of Dentistry.

In an effort to establish an academic center to study the subject closely, Patzer has already lined-up



Dr. Gordon Patzer

significant financial backing, he said, and will bring that support with him to CSUSB.

Patzer is also looking forward to making the school active in the business and social communities of the Inland Empire. One of his pet projects will be "Students in Free Enterprise" (SIFE) which will work with "at-risk" high school students. He also wants to see the school become involved in community projects and development.

Academically, the new dean wants to expand the school's horizons to include a wider variety of management and administration disciplines. With the evolution of the Internet, business has opened into whole new arenas, and Patzer plans to establish "e-commerce" courses so that CSUSB graduates have a complete grasp of them.

Other courses he plans to open will explore topics like political campaign management, event administration and management and other non-traditional niche subjects.

Patzer made a point of emphasizing his desire to move to the city of San Bernardino so he can be both near the heart of the Inland Empire and the university. He acknowledged that the community and the city of San Bernardino are in need of economic development, and said he plans to play a role in that. He currently participates in a Modesto-area economic growth program and looks forward to building similar relationships in the Inland Empire.

PRO

CON

THE ISSUE: Under current state law, the government cannot raise taxes or issue bonds without two-thirds majorities in the legislature or from the electorate. Reaching the 66% has proven quite difficult in many cases. Now, an effort is underway to reduce the requirement to a simple majority. We asked two leaders on either side of the issue to give us their side of the story.

Simple Majority is Needed for Our Schools

by Reed Hastings

In 1995, 66.6 percent of the Murrieta Valley Unified School District residents voted in favor of needed funding to help alleviate overcrowding in classrooms and by building new and updated schools. Although 66.6 percent is a vast majority by anyone's standards, Murrieta Valley didn't get new schools or the new technology they need. The failure to get the funds was a result of a current state law.

A significant majority of Californians, including those in the Murrieta Valley USD, want smaller classes and improved school facilities. But, California law requires that local school districts pass local school bond issues by a two-thirds vote — a major obstacle for California schools and their quest to receive much-needed matching state funds. It's time we changed this.

The numbers are alarming. Since 1986, fully 94 percent of all local school bonds have received majority support on election day, but only 53 percent have been able to reach the two-thirds threshold. Moreover, there are more than 560 school districts that haven't even attempted school bond elections, knowing that they do not have the resources needed to achieve a two-thirds vote.

Last fall, voters passed Proposition 1A throughout California. Proposition 1A will provide millions of dollars to local school districts for new and updated school facilities. One big catch. In order to be eligible for receiving state money, local school districts must provide the matching funds. The only way a district will have enough money to match funds is if they pass a local bond.

Voters can vote to spend millions of dollars on a new stadium with a simple majority, but to pass a local school bond you currently need a two-thirds vote. Something just doesn't add up. As voters and parents we should have the capacity to cast votes that repair and rebuild safe schools, implement class size reduction through building new classrooms, and provide technology in the classroom — and to have those votes count.

We can't have 21st century reform without 21st century facilities. California is expecting 300,000 new students in the next five years. Given the current condition of facilities, more and more students will be forced into temporary "portable" classrooms. In fact, over 55 percent of California's permanent classrooms were built 30 years ago. Technology such as computers, telephone lines, video systems, and electrical infrastructure must be made available to our children. Any thriving business in 1999 requires modem technology. We cannot expect teachers to educate the work force of the next century in classrooms of the past. We must ensure that our children today are prepared to enter the work force of tomorrow.

That's why Californians need to pass the simple majority initiative now — giving our children every advantage to succeed. For more information on the "Let's Fix Our Schools" committee and how to get involved in our children's future, please visit our Web site at <http://www.letsfixourschools.com>.

Reed Hastings is the Co-Chair of Let's Fix Our Schools Committee, CEO of Technology Network & CEO NetFlix.com.

The 2/3 Majority Saves California Taxpayers From Special Interests

by Mike Spence

"Now gimme me money, That's what I want!" — The Beatles

When the Beatles recorded this song, little did they know that the union bosses and bureaucrats would memorize their familiar refrain.

Proposals to scrap the California State Constitution's requirement that a two-thirds majority approve school bonds are the hottest fad.

Two attempts to change this requirement were rejected by the voters in 1966 and 1993. Still the special interests continue their chorus for easier taxation.

Why do the pro-taxation lobbies in Sacramento want to change a taxpayer protection that has been part of the California State Constitution since 1879?

Simple.

The average family pays over 38% of their total income to satisfy their total tax bill. More than the costs of food, shelter, transportation and clothing combined. Those who benefit from taxes want to make it easier to take more than they already get.

Lobbyists will always point at the conditions of schools as the reason to pass bonds. In fact many voters do vote to pass bonds. During the last decade over 70% of districts holding bond elections eventually persuaded voters to approve them.

Still, the song of easier taxation remains the same. Only now, it is getting louder.

The two-thirds protection safeguards taxpayers in several ways.

It protects homeowners. The tax burden of local school bonds fall only on property owners. Once a bond tax is passed it can never be revoked.

In some school districts, the school board members voting to place a bond tax on the ballot do not own property. In elections in which many of those voting will never pay the tax, it makes sense to have a protective threshold to protect homeowners from excessive taxation.

Look at the bond proponents' campaign spending reports of any local measure. There you will find donations from bond underwriters, architects, developers and other interests that benefit financially from the passage of the bond tax. The two-thirds requirement helps guard against special interest money "buying" a tax increase they will profit from.

The two-thirds requirement also requires school officials to be accountable. In order to achieve a two-thirds vote, school officials have to scrutinize every expenditure. Many times, school leaders have to explain why they allowed facilities to decay, while increasing expenditures in other areas.

On the positive side, school officials must actively engage the community and parents to ensure passage. This helps prioritize true school needs and build important relationships with the community.

This benefit will disappear if the two-thirds requirement is repealed. Instead of making taxation easier, the powers in Sacramento should make school facility upgrades simpler.

There are unnecessary regulations governing every aspect of school construction. Modifying or eliminating many of these regulations would save schools and taxpayers billions of dollars. That is money that could be spent not only on school buildings, but instructional programs as well.

Voters and lawmakers should reject the siren song of easier taxation and keep the two-thirds vote requirement in the constitution.

Mike Spence is serving his second term on the West Covina School Board and is president of the San Gabriel Valley Tax Payers' Association.

Mike Spence is serving his second term on the West Covina School Board and is president of the San Gabriel Valley Tax Payers' Association.

CORPORATE PROFILE

Juan Pollo Determined for Dominance

For a company that started selling chicken from a converted donut shop in Ontario, Juan Pollo's stated goal of becoming the biggest chicken seller in the world may seem a bit far fetched. But, company founder Albert Okura laid-out his plan for world poultry dominance in the building that once housed the first McDonald's restaurant and currently serves as the unofficial McDonald's museum. It is also the corporate headquarters of Juan Pollo restaurants.

If Albert Okura has his way, it will be better known for Juan Pollo one day.

Okura was a 13-year veteran of the fast food wars when he opened the first Juan Pollo in 1983. The Wilmington native had worked in burger joints since high school — starting at the minimum wage of \$1.35 an hour — and had risen through the ranks to the position of store supervisor.

At age 32, Okura and his uncle, George Komatsu, opened the first Juan Pollo in a vacant donut shop that Komatsu owned. Komatsu suggested the idea and Okura jumped at it, though he lacked any experience in business, equipment or even chicken cooking. Okura was inspired by long lines he saw winding out the doors of a recently opened El Pollo Loco, and thought char-broiling was the way to go.

As he was gearing up to open, a friend of his family, Armando Parra, made a bold statement: rotisserie is the wave of the future, not char broiling. Parra's experience with chicken came from Mexico, but Okura didn't really know anything about the subject to begin with.

So, he took Parra's advice and opened the restaurant with a vertical roasting system. The night before the business opened, Parra perfected his recipe for the chicken.

It was designed to enhance the natural flavors of the food, not cover them. "We make food for human beings, no other restaurant does

drawn by word of mouth changed the chain's fate forever.

San Bernardino Sun critic Norman Baffrey praised the little

as far away as La Habra, Azusa and Perris. He recently begun plans for the chain's first restaurant built to his specifications from the ground up, and he's developed a plan which, in the next 50 years, will make him the top chicken seller in the world.

Part of Juan Pollo's success is in the birds themselves. Okura has specially selected a method for scalding the fat off of the chickens at the poultry house. That means that Parra's marinade penetrates deep into the chicken and results is a better, deeper taste.

With little education beyond a high school diploma, Okura has little tolerance for analysis and planning. "People with college degrees think too much. I'm a doer. That's why I'm successful," he says in a rapid-fire staccato.

But, while he may not have a Harvard MBA, and his confidence borders on arrogance, he's got the knowledge and outlook to overwhelm the competition.

Okura knows that the next few years are key to Juan Pollo's future. His 50-year plan is built on the experience of other major chains. He knows that fast food restaurants make the leap to prominence after about 20 years — and Juan Pollo's two decade mark is on the horizon.

The plan is written out and details points of accomplishment for the next five decades.

His keys are to promote from within (many employees stay at the company more than 10 years), keep control of operations in a small circle, treat employees well, add more stores carefully but consistently and keep prices low. He does not plan to offer franchises until well into the next decade, but eventually plans to become international. He even plans on entering into poultry farming in foreign countries too.

The final point of his grand scheme is to be "a happy old man" by age 100.



Stella, Chloe and Albert Okura at Juan Pollo in San Bernardino.

that," Okura boasts.

Like most any venture, business was slow at first. Okura lived in a trailer behind the restaurant and was awakened every morning by the arrival of a chicken delivery truck. He paid himself just \$250 a week.

By the end of 1985, nearly two years after the first store opened its doors, Okura opened a second location, this one in San Bernardino.

Like the first store, this one struggled as well. But a visit one day by a restaurant critic who was

restaurant in a blighted corner of town as having "absolutely the juiciest, tenderest, most succulent chicken I have ever eaten. I predict Juan Pollo will become the most popular bird in the area," Baffrey proclaimed. "Juan Pollo wins — wings down."

The day the review came out, Okura had to distribute coupons to customers when he ran out of seats and food.

A success story had been born. Today, Juan Pollo has 350 employees to operate 17 restaurants

MANAGING

It's Not Just the Postal Workers...

by Peta Penson

When an aggrieved ex-husband smuggled his killer guns into the carpeted halls of his former wife's law firm and killed a dozen people, he hurtled into all our consciousness as well. For who among us didn't automatically decide, in the absence of any information, that he was undoubtedly "another" disgruntled employee? Who didn't think it could have been my offices, or me? It's the nightmare view of the powerful forces that tie employer to employee and vice versa.

In the U.S., where the number of wrongful termination cases won by plaintiffs continues to soar, (as does the size of the average jury award), we go all-out to educate managers about how to terminate someone carefully and correctly. When we have unintended consequences and someone goes berserk,

there are crisis psychiatrists who specialize in talking them out of the halls, off the ledge, down the elevator to help. And specialists in hindsight who remind us to have and practice a working grievance program, a safety alert program, and while we are at it, to get our wills up to date.

With all the mutual misery that is so much a part of the relationship between employer and employee, it's a miracle dozens of fellow employees aren't killed day after day. Companies are bludgeoned by shareholders, competitors, exchange rates, the price of oil, and the fickle consumer. Lately our jobs are to change the tire on the corporate car while it's screaming down the highway at 60 mph. There are no more quiet little jobs.

You hear stories everywhere that hint at the unease below the

surface. What used to work as a strategy for keeping your job doesn't work anymore, as all of us are learning.

The good soldier: "They told me they were moving out of hardware to software, and asked me to go there and I did. Now they're moving out of software and I've lost my job."

The good politician: "We decentralized to cut costs of infrastructure, so I went out in a line function, and now they're regionalizing and I don't know anyone with influence anymore to help me keep my job."

The good fast-tracker: "I got promoted to VP in less than a year. But that wasn't enough to win me a slot in the merged bank bent on cutting 26% of its costs in two years."

Although our economy is thriving and jobs are plentiful, the feeling persists that at any moment an employee could explode. Employees who are expendable and interchangeable, can be moved around the agile organization easily in the name of flexibility. The ability of organizations to respond to change may be extraordinary for productivity and ROI, but the confusion is growing and some employees just aren't going to be able to handle it.

When behavior gets erratic, when an employee behaves in a suspicious manner — listens at doors, writes furtive e-mails, worries inordinately about small stuff, acts fragile, cries — it's possible they are losing control of their impulses. But it is also possible that someone is ill at home, a child isn't sleeping and neither are the parents, or there are other innocent

causes. How do you know when employee anxiety crosses over into territory where it is a real threat? There are some generally agreed upon early warning signs that include the following:

- Unexplained absences, or withdrawals from others.
- Unexpected outbursts, beyond the limits of normal behavior.
- Multiple reports of "strange behavior" holding grudges, contempt for the boss.
- No explanation for these things when you talk informally to the employee about these episodes.
- No recognition or ownership of blame.
- What psychologists call an inappropriate affect — an emotional display that doesn't match the situation.
- An obsessive involvement with their job, boss, working environment.
- An unwarranted sense of entitlement, a feeling that their standards are superior to others.

The best defense for a company is to read the research and heed the experts. A no-cost place to start is your favorite search engine under "violence in the workplace." There are dozens of sites devoted to educating you about training programs, human resource practices, reporting practices, legal and safety support and reducing labor-management antagonism. And there are hundreds of published stories of real-time incidents that will convince you putting in place the basic protective programs is no longer an option. The country's high schools aren't the only institutions which need to ask hard questions about the violence level in this country.

Subscribe Now. (909) 484-9765 Ext. 27

**Inland Empire
Business Journal**

For Insight on Inland Empire Business ...

GETTING ORGANIZED

Business Travel Made Productive

by Cyndi J. Torres

This article was written while I was on a recent flight to Philadelphia heading to the national conference for professional organizers. "Yikes!" you say, "There are more of your type out there?" Anyway, I was seated next to a snoozer as it was the first flight out of Ontario International Airport — obviously not a morning person. This was fortunate for me as I had brought along some work to do. The interruption-free time during the flight was much appreciated. Since a little pre-travel planning and preparing allowed me to be very productive on the way to Philadelphia, I could be the snoozer on the flight home.

As any good organizational consultant will advise, plan ahead. All you gain by waiting until the last minute to pack is a good dose of stress. If you're looking for tips on how to pack, you won't find them here. You will, however, find tips on how to prepare for your trip to be most productive during your trip.

The day before your trip, gather all travel-related documents and place them in your travel bag or briefcase. Remember to include tickets or flight confirmation; frequent flyer cards and flight coupons; hotel confirmation; rental car reservation; directions or maps; and passport (if required).

Avoid unnecessary wait time at the airport by confirming your flight schedule before leaving to the airport. You can call most major airlines for up-to-the-minute flight schedules and changes. You can also access this same information on their web sites.

Create a "Packing List for Business Travel." Keep it in your planner and refer to it each time you travel to avoid forgetting anything. Your list should include such business items as your planner, business cards, company brochures, project folders, alarm clock, cell phone and travel charger, laptop, and laptop accessories.

Keep a simple file system in

your briefcase, including a file for ACTIONS, TO READ, TO FILE, and SAVE-UP/TALK TO for staff, colleagues or clients. This simple system will help keep your briefcase clutter-free and organized.

Can you be productive during travel time? Yes, but you must plan ahead. In other words, don't just grab all of your active project folders and throw them in to your travel bag in a mad dash out of the door. Those good intentions of working on something while on travel will result in getting nothing done once you reach for that overstuffed briefcase. You'll stuff it back into the overhead storage and opt for a catnap or casual flip through the airline magazine. Trust me on this one.

Estimate how much free time you will actually have during the flight and in between flight connections. You can get a lot done on a trip from coast-to-coast.

Before you travel, review your master-to-do list. What are the priority tasks that are doable given limited space and limited resources? Depending on the amount of travel time you have, take one or two priority projects that you can realistically work on.

Focus on reading and writing tasks such as composing your month-end report, drafting correspondence, creating the copy for your monthly newsletter, or adding to and reviewing your master-to-do list.

Take and work on a project that requires a good level of concentration as it is one of the few times your phone won't be ringing and the interruptions will be minimal.

Take and read some of the reading material (key word, some) that has accumulated in your "To-Read" file over the past couple of months.

If you don't have the luxury of owning a laptop and have a lot of writing to do, you might want to invest [approximately \$300] in a CrossPad, the new timesaving, portable digital notepad. It allows you take notes directly on to a regular 8.5" x 11" pad of paper, then

upload the copy to your PC. The accompanying program converts your handwritten notes into digital format. No more redoing your handwritten notes. For more information, visit www.cross-peg.com.

If your business travel takes to the highway, and you spend much of your day working from your car, visit The Mobile Office Outfitter at www.mobilegear.com, or request a catalog by calling 1-800-426-3453. They offer a full line of specialty automotive office products that include mobile desks and organizers for the mobile professional. My favorite item is their mobile desk that sets and fastens in to your passenger seat, providing a small desktop area to write on, space for your hanging files, and storage for your laptop, notebooks and supplies. The

average price is \$160 plus tax and shipping. Their products are designed to eliminate car clutter and keep the inside of your vehicle organized.

Happy and productive trails, whatever the mode!

Cyndi J. Torres is founder and principal of Streamline Organizing, a Pomona-based consulting business specializing in information and time management. She helps busy people get organized, save money, gain time, and increase their productivity. Her clients range from corporate executives to small business entrepreneurs. She is also available for in-house seminars on the subject of organization. She can be reached by e-mail at streamlineco@earthlink.net or by calling 909-241-2690.



"We depend on Olsten for all our supplemental staffing needs. Their people come in trained and ready to work."

As a result, we've been able to improve our productivity."

At Olsten Staffing Services, our assignment employees arrive ready to work. First we test and sharpen their skills. We then match the right people with the right assignments.

Olsten provides trained, motivated assignment employees in nearly all skill areas, including:

- Office Technology
- Marketing
- General Office
- Information Management
- Legal Support
- Teleservices
- Engineering/Technical
- Accounting/Finance
- Production/Distribution/Assembly

To find out how we can make your staffing more efficient, call us today.

909-278-9768
Corona

909-695-6240
Temecula

909-381-2251
San Bernardino

909-464-0810
Chino

Olsten
Staffing Services
The future is working with Olsten™

Visit us at www.olsten.com ©1999 Olsten Corporation. All rights reserved. EOE M/F/D/V

WHY DOESN'T YOUR BUSINESS HAVE A WEBSITE?

 Check all that apply.

- ☐ I don't understand computers.
- ☐ It's too complicated.
- ☐ I'm too busy.
- ☐ I can't afford it.

Subnet breaks the price/performance barrier!

S P E C I A L

- Virtual Host i.e. www.yourcompany.com
- 20 MB Web Space
- 2 GB Data Transfer
- Email Account
- FTP Access
- Detailed Statistics/WebTrends Reports
- High Speed Multi-Homed Backbone
- 99.9% Uptime Guarantee
- And much more

starting at only \$25.00 per month!

Call us today at 1.800.9.Subnet (800.978.2638) to discuss your Internet Project, or visit us on the World Wide Web at www.subnet.org/ieb

We are looking forward to speaking with you...



COMPUTERS/SOFTWARE

The Computers That Sojourn Among Us

by J. Allen Leinberger

There are computers all around us.

In fact, taken to its simplest definition, the light switch at the door is a sort of computer. It is a very simple type, of course. It is ON or it is OFF.

All any computer is, is a series of on and off switches. The fact that we call the thing on our desk with the TV screen, the keyboard and the printer a "computer" is simply a matter of language and convenience.

The actual computations are done by a little chip. The most famous would be the Pentium processor chip in PCs. These chips — these switches — are all around us. They are in your watch. They are in your remote control. And they are all over your car, controlling the carburetor, the brakes and even the CD player.

And the less power they require, the smaller they can be made. Someday, cell phones will be

the size of cigarette lighters.

The only problem will be getting people to use these little things that they can't program with their big fat fingers. Little buttons drive people crazy. That's probably why so many VCRs never get their time set.

Not every computer chip runs variable programming like databases and solitaire games. Some are dedicated systems. They just work as switches.

This is why so many companies are rushing to become the Big Switch. Cable companies want to become phone companies. Phone companies want to become cable companies. Internet servers would like to become phone AND cable companies. And in the process, everyone is making their product work in ways that you never thought possible.

For example, new mobile phones have a voice-activated system. "Wildfire" by Ericsson is just one of these. It's available through Pacific Bell Wireless. Once you are

programmed, you can call a person just by speaking their name into the phone.

This is more than just some "Star Trek" affectation. It adds safety when calling while driving. It also saves you the trouble of remembering numbers. Into the same phone has been built a clock and a calculator. Very soon, wireless Internet connections will be possible as well. In fact, the new Palm VII hand held computer will be wireless connected out of the box.

Yes, you will have a monthly fee for it. That seems inescapable. Somebody has to make money somewhere. But then, you have already figured out that cellular phones are almost being given away for the activation fees.

No doubt you have also figured out that the many and growing number of area codes, especially in Southern California, have come about because of the proliferation of phones, faxes, pagers, modems, etc.

By this point you should have also figured out that other machines in your life are taking on multiple personalities simply because they can. Consider the fax machine that also works as a phone, a copier and even a scanner. Does your clock radio also function as a phone and a talking message machine? How about your picture-in-picture TV that answers your phone.

Even your computers have computers.

How else do you get things like multi-tasking, which is simply doing more than one thing at a time? And if your computer plays CDs, then there are more computers (switches) inside there somewhere.

It is important here to mention the difference between digital and analog. Old vinyl LPs were analog. If you remember the S-shaped sine wave on the scopes in those old science fiction movies, that is analog. The natural sound you hear all around you is analog.

The computer, converting those sounds to the yes-and-no format I described at the beginning, is digital. If your cell phone is analog, its sound will fade away like a distant

radio station. If it is digital, it will just cut off, as they so often do. Soon too, TV will be digital and HD, which means high definition. Jay Leno and certain PBS shows are already broadcast in the HDTV format.

Your TV is made up of horizontal lines, about 575 of them at any given second. HDTV has about 1,000 lines of picture. This new picture is made up of those digital on-and-off signals and the sound has CD quality. But you will have to buy a new TV in about five years in order to enjoy it.

Then there is the Digital Video Display. DVD is actually a digital movie player for computerized TV viewing. These are already on the market.

The next logical question would be, can movie theaters go digital?

Yes they can.

Beginning this year with "Star Wars: Episode I — The Phantom Menace," film-less movies will play in theaters. No more jamming. No more out-of-focus picture. And no more blackouts on your first date. (Sorry).

If there is a down side to all of this, it is in the warfare of the next century: E. M. P. The Electro Magnetic Pulse.

It was explained to you in the James Bond movie, "Goldeneye." The electronic power of a nuclear warhead can wipe out all of the computer circuits in its path. It's like setting your program disk on top of a magnet. Only worse. Everything from your watch to your carburetor can be blanked out.

Forget about what might stop at Y2K. E.M.P. can stop everything.

This next-century threat not withstanding, over the next few years those little chips, those switches will be in every electrical thing you operate.

To a great degree they are already there. If you are currently wearing a digital watch, a pager, a belt hook cell phone and a pocket computer, then it has already happened.

The computers are truly among us.

EMPLOYERS GROUP

Workers' Comp and Family Leave

by Sarah Rios, Staff Consultant
Employers Group

In light of various protected leave laws an employee may be covered under, it has been increasingly difficult for employers to administer employee leaves. This is especially true when an employee is protected under more than one statute, as the case of an employee out on a Workers' Comp (WC) leave, which may run concurrently with the Family and Medical Leave Act (FMLA) and the California Family Rights Act (CFRA). Many employers are still surprised to discover that a WC leave may also be covered under family leave. Many employers also wonder why an employer should bother to designate family leave with WC.

The FMLA states that in all circumstances, it's the employer's responsibility to designate FMLA. This must be done in writing and generally within two business days. Should the employer fail to do so in writing, the employee will still be protected under the Act. However, none of the absence preceding the notice may be counted against the employee's twelve-

week FMLA entitlement. That being the case, the employee may be eligible for another twelve weeks under the FMLA and CFRA. In addition, the employee may be able to take twelve weeks of FMLA/CFRA leave for another qualifying reason after returning to work.

Workers' Comp, on the other hand, has no specified time period during which the employer must hold open the injured employee's job. However, if there is a legitimate business reason, the employer may find it necessary to fill the position. The employee should not be terminated, but should be considered for the next available job even if this presents a hardship to the employer with the exception of the following:

1. The employee would not have been employed, even if the leave had not been taken, as in a case of a layoff.
2. The employee is a salaried, key employee, and among the highest-paid 10 percent of all salaried and non-salaried employees employed by the employer within seventy-five miles of the worksite; and reinstating the employee would cause significant

and grievous economic injury. Proper written notification must be followed by the employer, and the employee must be given a reasonable opportunity to return to work.

3. Failure to provide a release to work, if required, in writing under a uniform policy.

4. Notice has been given to the employer by the employee that they will not be returning. For example — when an employee's work injury has been declared permanent and stationary and the injury cannot be reasonably accommodated.

5. Fraudulent reason for the leave.

When an employee is on a WC, FMLA and/or CFRA leave, it is advisable to hold the job open or fill with a temporary replacement, at least during the FMLA/CFRA coverage. After the expiration of FMLA/CFRA, the employee must look to the WC statute or the Americans with Disabilities Act for any relief or protection.

For comparison on the FMLA, CFRA and California Pregnancy Leave, see Employers Group Web site at: <http://www.employers-group.com/consult/hrtopic/fmla-comp.htm> Or contact your local Employers Group office for a copy at (909) 784-9430.

SUBSCRIBE NOW!

Subscribe for two years to the *Inland Empire Business Journal* and receive complimentary our:

1999 Book of Lists Resource Publication
(value: \$30)

Yes, I want to subscribe to the *Inland Empire Business Journal*
One year \$24 annual subscription
Two years \$48 subscription, plus complimentary
1998 Book of Lists resource publication

1999 Book of Lists only \$30 + \$2.50 shipping & handling
Please send information about advertising in the 1999 Book of Lists

Or, charge to my credit card: ☐ Master Card ☐ Visa

Credit Card Number _____ Exp. Date _____

Company _____

Name _____

Address _____

City/State _____ Zip _____

Phone # _____

MAKE CHECKS PAYABLE TO:

INLAND EMPIRE BUSINESS JOURNAL

8560 Vineyard Ave., Ste. 306, Rancho Cucamonga, CA 91730-4352, Fax (909) 391-3160

Handshakes not hardball.

Money Market Advantage Account

4.80% APY — \$75,000+

4.75% APY — \$25,000-\$74,999

3.85% APY — \$10,000-\$24,999

Fortunately, PFF isn't like most banks. We feel that customer service is our greatest asset. So visit one of our 24 neighborhood branches and ask about our Money Market Advantage Account, or call 1-888-DIAL-PFF. And we'll greet you with a smile.

1-888-DIAL-PFF www.pffbank.com

Member FDIC \$10,000 minimum opening balance required. APY (Annual Percentage Yield) effective April 13, 1999, and is subject to change. FDIC insured up to \$100,000. A fee of \$10.00 per check will be assessed if over 4 checks are presented per statement cycle. ATM access is available to personal and sole proprietor accounts. See us for details.



BANK & TRUST

AS BIG AS YOU NEED
AS SMALL AS YOU LIKE

CORNER ON THE MARKET

Customer Service or Lip Service

Customer service seems to be one of the things every business thinks it does well. I doubt the consumer agrees.

In many industries, customer service is still one of the few differentiators between one business and another. Too many companies think that good customer service is a smile and a nice attitude. These don't hurt of course, but too many businesses let the subject drop at that point.

The tough part of poor customer service is that one bad apple really does spoil the barrel. Statistics from the Technical Assistance Institute indicate that for every customer that steps forward to say that he or she is not satisfied, 27 more really feel that way. Of the ones that do complain, 91 percent don't come back. The average dissatisfied customer tells nine more. Thirteen percent will tell 20 or more people. That's a lot of bad will for each complaint you actually hear.

By contrast a happy customer tells just three people. Dissatisfaction is a problem that businesses must solve. Measuring customer satisfaction is a growing function and an integral part of holistic marketing.

Many companies are experimenting with various ways to capture customer satisfaction data. Naturally, the Internet is a part of that process. For several years, consumer research companies have been accepting various input formats from kiosks to on-line questionnaires. These methods have been costly to design and implement, preventing the small- and

medium-sized firm from participating.

However, with easier access to the Internet and databases, more companies are using forms on the Internet to gather data about services and products. They tie these questionnaires into rewards and frequent buyer credits. With Adobe Acrobat's PDF format, questionnaires can be built and distributed directly to the customers' desktop computer, for off-line fill-in. The form then can be mailed, faxed, or e-mailed.

This inexpensive approach allows small companies to gather exit interviews, customer satisfaction data, and research on what customers may want to buy tomorrow.

Even simple short questions can reveal a lot about what the customer is thinking, and are usually worth the time. With a simple, inexpensive database your company can really determine if it is going forward or sliding backward in terms of customer service.

Keeping the database can be reassuring when a bad spell hits. I have a client that has five years of survey information and weekly records on every customer call. We can monitor customer attitudes so closely that we watch for minuscule changes in attitudes. As a result, we can monitor quality feedback in just a few hours. Processing of product can be corrected immediately, keeping the problem to a minimum. They can still beat the big guys at customer service.

Waiting for customer-initiated responses to your service is reactive. A business customer of a local bank

complained numerous times, and to different officers, about a quality issue. He was sending signals that he was not happy, but was ignored. When the sales department came back to ask for more business in a different product, they left a strong impression of a dysfunctional organization.

The best companies are proactive. Thousands of companies are studying ways to make customer service better for business customers on the web. Delivery of documents, catalogues, instructions, information and even apologies via the Web is becoming a regular practice at many forward-thinking companies.

Some of these mechanisms include auto response e-mail to let you know that your question has been received and routed to the correct person. Other companies are keeping track of customer buying preferences, so they can suggest products that are known to be used by the customer. Business-to-business applications are particularly important. Buyers of commercial goods need quick access to a variety of information, including purchasing history, costs, discounts, shipping time and costs and specifications.

Maintaining records FOR the buyer becomes a service that is appreciated by many and keeps them coming back.

Understanding the customer and applying technology can produce some interesting results. Such as the attorney who, in pursuit of faster turnaround, developed and sold legal templates to other attorneys, wrapped in a database for mail merge convenience. Or the insurance company that has become so proficient in employee benefit management that they are spinning off a new company to do it, for a fee, for large employers.

While your company may think that it's polishing the apple with a smile and a nice attitude, remember to examine the quality of the fruit.

Ron Burgess is president of Burgess Group, a marketing management consulting company, specializing in relationship marketing and marketing systems integration. He can be reached by phone at (909) 7987092, e-mail at ronburgess@aol.com or on the web at www.burgessgroup.et/articles&columns.htm.

INLAND EMPIRE business journal e-mail addresses

| NAME | ADDRESS | TITLE |
|--------------------|--|------------------------|
| William J. Anthony | williamj@busjournal.com | Publisher & Producer |
| Ingrid Anthony | ingrid@busjournal.com | Managing Editor |
| Robert Parry | robp@busjournal.com | Editor |
| Editorial Staff | editor@busjournal.com | Production |
| Roger Harvey | roger@busjournal.com | V.P./Marketing |
| Mitch Huffman | mitchah@busjournal.com | Account Executive |
| Jerry Strauss | jerrys@busjournal.com | Research Director |
| Robert Bledsoe | robertb@busjournal.com | News Producer |
| Joe Lyons | joel@busjournal.com | News Anchor |
| Earl Statler | earls@busjournal.com | Entertainment Reporter |

LAW

Understanding Differences and Similarities Among the Federal and State Judiciaries

by Lazaro E. Fernandez

Judges wield enormous powers in our society. Both federal and state court judges grapple with problems that arise in our daily lives. While there are similarities between the types of work they do, there are vast differences in their appointments and retention.

Both federal and state court judges deal with many similar problems. For example, the judges apply criminal and civil laws of the state and the federal governments. They hear and decide cases involving civil disputes arising between local parties and out-of-state parties. They are called upon to interpret administrative rules and regulations that implement the laws passed by Congress and state legislature. But the similarities end here. Federal judges are rarely called upon to determine issues such as

divorce and probate cases. These have traditionally been left to the state courts to determine.

Federal judges are appointed by the President. The President usually receives a recommendation from the senator or senators of the President's party in the state in which the judge will sit. They are subject to a vote of the Senate Judiciary Committee. Usually the Senate will go along with the Committee recommendation once the nomination reaches the floor of the Senate. Third parties may comment on and oppose the appointment of an individual as a federal judge. For example, Robert Bork's nomination was subject to much criticism by third parties.

However, once that person is appointed a federal judge, that person enjoys a lifetime appointment. They may not have their salaries reduced during their appointment.

They can only be impeached and removed. Though rare, impeachments have included Harry Claiborne of Nevada and Albie Hastings of Florida (the latter has since been elected to Congress!). It is not unusual for a President to nominate a person of another party affiliation as a judge. Significantly, the Constitution does not require that the individual nominated be a lawyer.

State judges, on the other hand, are selected by the governor. They are subject to vote by the Judicial Nominating Committee which consists of the governor, the attorney general and the most senior judge of the Court of Appeal. The Legislature does not vote on the appointment of judges in California. Unlike federal judges, state judges must be lawyers and have terms which they serve and

must then run for re-election. Depending on the court they serve, their term may be for four, six or 12 years. State judges may have individuals, who meet applicable qualifications, run against them. Due to the requirements of the canons governing judges, they are necessarily limited in the way they raise funds, from whom they may raise funds and the statements they may make while on the campaign trail.

Without hesitation, I can say that judges, whether in the federal or state courts, are decent hard-working individuals faced with large caseloads and limited resources. While it is easy to disagree and quickly find fault with a judge's ruling, one must appreciate the effort the judges make in applying the laws to the many cases that appear before them.

WE'LL BRING YOUR INTERIORS TO LIFE

As interior plant specialists for over ten years, we can achieve a lush atmosphere for you, using top quality green and colorfully blooming plants. We have a fully stocked greenhouse facility with a large inventory of plants. We are fully trained to suggest and design plant material that will enhance your facility. Our highly trained technicians regularly service all your plant needs.



Interior Landscaping COMMERCIAL & RESIDENTIAL

Offices ■ Banks ■ Hotels
Restaurants ■ Model Homes

SHORT TERM

- Special Events
- Parties
- Conventions
- Banquets
- Stage Sets
- Theme Events

LONG TERM

- Design
- Sales
- Lease
- Installation
- Maintenance
- Guaranteed Quality

OUR QUALITY IS EXCELLENT
OUR SERVICE IS SPECTACULAR
OUR PRICES ARE COMPETITIVE

CREATIVE PLANT RENTALS

Serving the counties of Orange, Los Angeles, San Bernardino, Riverside and San Diego
PHONE (714) 898-2636/(619) 941-4610 FAX (714) 894-7938

What's ahead in the INLAND EMPIRE business journal

Special advertising opportunities

FOCUS

Manufacturing
Light Industry
Distribution/Fulfillment
Freight Forwarders
Warehouse Space

SUPPLEMENTS AD CLOSE

July

Mexican Business North & South
Marketing/Public Relations
Media Advertising
Entrepreneur of the Year
"Who's Who" in I.E. Restaurants
Casual Dining


June 20

August

Personal/Professional Developm.
Employment/Service Agencies
Health & Fitness Centers
Caterers
Environmental
"Who's Who" in Education
Expansion and Relocation
"Who's Who" in the Internet
Business

July 20

For more information
on any of these issues please call
(909) 484-9765 ext. 21 or 26



BARTER EXCHANGE

(The Personal Touch)
Additional Business through Bartering

Why lay out hard earned cash for your business expenses when you can be bartering and paying for them with additional business we send you?
Conserve your cash outlay and reduce your overhead by bartering with Barter members for your business, personal, family needs and expenses.

When you pay \$200 cash outlay out of your pocket for mechanical, printing, legal, medical, office/shop maintenance, TV/appliances, etc., you could have conserved that hard earned cash and paid for those ongoing expenses with the business/credits you have earned and accumulated! ... Additional business paid for through bartering.

Using your WHOLESALE buying power, your cost (barter credits equivalent to cash dollars) you are purchasing at the regular price, however actual cost out-of-pocket is your WHOLESALE COST. PLUS YOU STILL HAVE THAT \$200 HARD EARNED CASH IN YOUR POCKET. Now doesn't that sound great? INTERESTED?

Founded: Family Owned and Operated Since 1985
The De La Torres, Joseph, Julie, Maryann and Tony
909/881-6131/32 • Fax 909/881-6133

TECHNOLOGY

The Big Deal Is: The Death of the Age of the Middleman!

by Saeed Mohasseb

The big deal about the Internet is not the convenience of buying things from home and then waiting for them to be delivered to our door. The big deal about the Internet is not even the romanticized opportunity of finding a soul mate in a chat room. The big deal is, however, the fundamental impact the Internet will have on the nature of economic transactions and commerce.

A few days ago I sat in front of the computer and used the Internet to buy something for the first time. I needed to plan a trip, and as usual, I started with my travel agent. However, it was late, the office was closed and she had gone home for the day. I took the next step and attempted to call the airlines to explore my options and possibly purchase a ticket.

A long wait motivated me to jump on the Web and try this Internet transaction business. In seven minutes I had examined my alternatives, found the best deal and purchased my ticket. I even earned

double mileage on account of my purchase! In another eight minutes my entire itinerary was gracefully sliding out of the fax machine.

I was hooked, and my travel agent was officially out of a job.

Since the time "money" was created as a medium or unit of transaction, there has never been such a fundamental restructuring of the way in which economic exchange takes place. In the good old days of bartering, we would make a direct, fair trade and both be happy. If I desired to trade my chickens for your wheat, we would strike a deal and our transaction would be complete. As the village got bigger, the type of merchandise available to us would increase and our needs began to exceed our ability to find bartering partners in our own village — and then in the immediate surrounding community. Here we created the "middleman" and "money" and together they provide a workable structure for effective, widespread commerce.

For years, with this type of system in place, we trusted middlemen to find the best economic relation-

ship for us. In return, we compensated them for their efforts and for their ability to find the merchandise we were looking for at an acceptable price and adequate terms. The middlemen solved the problem of the great multiplicity of goods and choice and addressed the difficulties of distance and the challenges of achieving transactional fairness.

Now we have come to the "big deal." The Internet has provided us, once again, with the ability to participate in direct commerce with our fellow villagers. Electronic credit and debit cards have made it possible to complete instantaneous transactions. Instead of relying on the "middleman," we can use our own resources to evaluate our choices and find an appropriate trading partner in seconds. The "small" community that allowed us to deal with people directly is here once again. However, this time it is a virtual community, where trade takes place almost immediately, and without any geographical limitations. Now, you have "A" and I need "A," so we meet in the virtual village and complete a transaction

on a one-to-one basis with no middleman.

This extraordinary phenomenon is restructuring the fundamental premise of commerce. The accepted formula for transfer of goods through multiple layers of middlemen (brokers, agents, distributors, VARs, etc.) is no longer offering the benefits it was once intended to deliver. The Internet is forcefully breaking the traditional value chains of delivery of goods and services. Shortly, price wars will be intensified and the middle players will have to face significant financial challenges as margins shrink rapidly. The very probable and painful side effect on our "middleman" systems will be evident, and the economy, on a global basis, will have to absorb the difficulties caused by instabilities resulting from the elimination of an entire layer of employment.

Folks, find a niche promptly. Get wise now, and reevaluate your position in the value chain of goods and services delivery. In the age of the Internet, the value of a proposition must be proven every time, and the matter by which this is done will be digital. If the machine can replace our travel agents, our brokers and the local bookstore, it is highly probable that it can replace you and me.

Saeed Mohasseb is CEO of Anabasis • Straub, a management consulting organization with offices in Pennsylvania and Southern California. Anabasis • Straub has developed the Resource Allocation Model (RAM) ©TM, a process improvement / reengineering and staff allocation software with complex scenario building capabilities for private and public sectors • winner of the prestigious Kleps Award for innovation in government, and The Executive Dashboard®, an interactive model that affords management with "real time" answers to the "how well are we doing" question • a knowledge delivery and performance monitoring tool that works in harmony with existing information systems.

TECHNOLOGY

WolfeTech Link With Canadian Firm Expands Opportunities for PocketGenie Software BlackBerry Wireless Email & Messaging Married with Real-Time Wireless Web Content

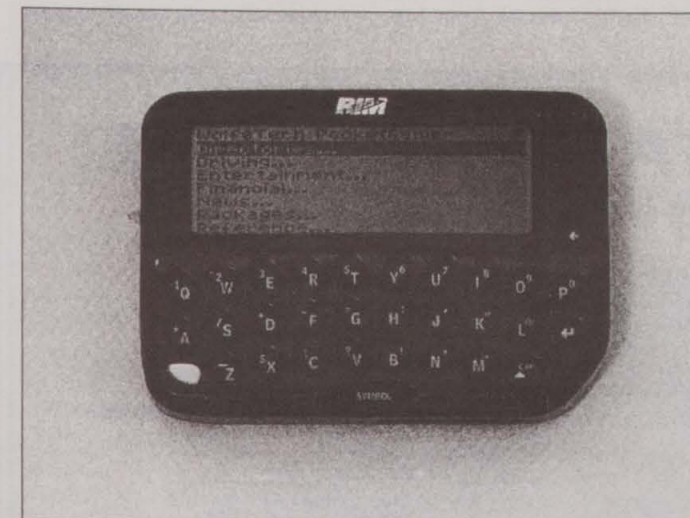
Claremont-based WolfeTech Corporation and Research In Motion Limited (NASDAQ: RIMM, TSE: RIM) have announced the availability of WolfeTech's PocketGenie service for RIM's BlackBerry™ wireless email solution.

PocketGenie selects and filters some of the best content on the Web and delivers this high-value information direct to the BlackBerry Handheld. BlackBerry provides a wireless link between mobile workers and their Microsoft Exchange email in real-time. It also has messaging and personal organizer tools. The new combination of PocketGenie Web content and BlackBerry wireless email delivers a complete wireless portal for Microsoft Exchange users.

"BlackBerry is designed for the

mobile user with a business critical need for time-sensitive information, such as important email, pages, and

valued web content," said David Werezak, Vice President, Marketing, Research In Motion.



The RIM BlackBerry Handheld using WolfeTech's PocketGenie software.

"Together, BlackBerry and PocketGenie deliver on the promise of wireless web access by focusing on high-value, filtered information — as a true wireless portal should. BlackBerry wireless email users will find that PocketGenie significantly enhances their mobile experience."

"PocketGenie provides a truly useful tool that links important, real-time Internet information to business people while they are away from their desk or on the road," said WolfeTech President Surya Jayaweera. "PocketGenie transforms the BlackBerry Handheld into a wireless Web portal."

Jayaweera is the 20-something up-start who founded WolfeTech shortly after graduating from

continued on page 45

COMMENTARY

The Next Step for Encryption

by Assemblyman Bill Leonard

Advances in technology have brought computers into the average person's daily life. Now more than ever we are exchanging sensitive information such as credit card numbers and health records over the Internet. There is software currently available that protects such personal information. However, this data-scrambling software is restricted by our federal government.

Current government restrictions prevent U.S. companies from making and exporting strong encryption products. Foreign competitors, unfettered by such controls, are successfully developing, marketing, and selling sophisticated encryption systems well above the U.S. limit of 56-bits of encrypted information. Analysts predict these outdated policies could cost American com-

panies more than 200,000 high-skill, high-wage jobs by the year 2000 and up to \$90 billion by the year 2002.

Two recent developments in the encryption debate have given supporters of strong encryption substantial momentum.

First, Sen. John McCain (R-Ariz.), in a surprising about-face, said he was abandoning his support for the Clinton administration's policy to maintain strict export control laws on encryption products. The switch by Senator McCain, who is well-respected and generally conservative on national security matters, is almost certain to stand the government's encryption policy on its head.

Second, the 9th U.S. Circuit Court of Appeals recently ruled that President Clinton's executive order limiting the export of data-scrambling software for national security

reasons was unconstitutional. The court said that the order requiring companies or individuals hoping to export encryption software to petition the government for permission amounted to a rule that required Americans to ask for a license to speak — just the sort of restriction prohibited by the First Amendment.

I have also introduced Assembly Joint Resolution 10 to urge the President and Congress to enact legislation to allow United States companies to export encrypted information unencumbered by export controls. This resolution, which recently was approved by the Assembly Information Technology Committee, sends a powerful message: Californians favor policies that prevent economic crime, promote electronic commerce, and protect the personal privacy of all law-abiding Americans.

Grow with a Loan from Citizens



"Our business is expanding rapidly" says Kris Schoenauer, president of Earth Science, a Corona-based manufacturer of cosmetics and health-care products. "Business credit from Citizens Business Bank helped finance our move to a new, much larger facility."

Amazing Things Happen with the Right Banking Relationship.

Lines of credit and equipment loans are just two of the many services offered by Citizens Business Bank. Citizens offers all the services a business needs, and they take the time to know their customers. That's what you really need from a bank.

Citizens Business Bank is a community business bank, and we care — because your success matters.

CITIZENS BUSINESS BANK
The Bank Business Banks On

Celebrating Twenty Five Years of Superior Performance
Call us at 909-980-4030, or visit us on the web at www.cbbank.com
Twenty-four Offices, Over \$1.5 Billion in Assets

Offices in Arcadia, Brea, Chino, Colton, Corona, Covina, Fontana, Fullerton, Glendale, La Cañada Flintridge, Ontario, Pasadena, Pomona, Riverside, San Bernardino, San Gabriel, San Marino, South El Monte, Upland and Victorville.

TECHNOLOGY

Internet raises questions of public access versus right to privacy

by Steve Elliott

The ready availability of vast amounts of information on the Internet raises questions which pit the interests of openness and pub-

lic access against the right to privacy.

Senate Bill 1254, currently before the U.S. Senate, aims to ensure that information essential to public health and safety is not kept

from the public through confidentiality in the legal process. But some groups, including the Association for California Tort Reform (ACTR), based in Sacramento, vehemently oppose

the bill, believing that it subjects providers of goods and services to dissemination of derogatory information which does not have legitimate public safety value.

The current public access vs. privacy debate has been fueled due to judicial proceedings becoming a major source of fodder for the media. Major blocks of air time and page space are being devoted to legal proceedings, highlighting a trend toward law as entertainment.

Courts have thus far been responding to the increased use of technology in litigation in a cautious way, using their discretion to protect privacy when they believe appropriate, and encouraging the use of technology when efficiency gains are evident.

The ACTR takes the position that the role of judges should be confirmed and strengthened in determining which information has sufficient public health and safety informative value to depart from personal privacy protections.

But others lament court secrecy, believing that courts too readily allow litigants to trade cash for silence, buying their way out of a lawsuit and leaving the public in the dark about matters of public interest. More ominously, some have suggested that courts have permitted litigants to keep records confidential that conceal hazards to health and safety. They believe the risk is so great that Congressional intervention in the form of federal legislation is needed to address the problem, thus the introduction of SB 1254.

The openness of the courts, and of the American judicial system as a whole, is a tradition of great importance in a democratic society such as ours. Courts are open so that the American people can watch justice in action — due process in progress. But the advent of technology, particularly the Internet, has put at loggerheads the right to know and the right of privacy.

continued on page 24

HERITAGE HOSPITAL:
Offering A Complete
Healthcare System

Heritage Hospital is Southern California's newest, non-profit, long-term acute care hospital. As well as specializing in care for critically ill patients who require extended hospitalization, the hospital now provides the following services:

WELLNESS CENTER

- ◆ Chiropractic
- ◆ Acupuncture
- ◆ Massage
- ◆ Women's Health Center
 - ◆ Mammography
 - ◆ Osteoporosis Testing
 - ◆ Weight Management
- ◆ Pain Management
- ◆ Eye Center
- ◆ Diabetes Management
- ◆ Cosmetic/Plastics Center
- ◆ Ears, Nose and Throat Clinic
- ◆ Podiatry

URGENT CARE/INDUSTRIAL
MEDICINE

- ◆ 24-hour Urgent Care/Industrial Medicine Center

BEHAVIORAL
MEDICINE

- ◆ Partial Hospitalization Program (PHP)

24-HOUR COMMUNITY PHARMACY

- ◆ Delivering within a 15 mile radius
- ◆ Open 7 days a week
- ◆ Offering competitive pricing
- ◆ Providing drug information

OUTPATIENT SERVICES

- ◆ Radiology
- ◆ Laboratory
- ◆ Cardiopulmonary
- ◆ Outpatient Surgery Center
- ◆ Durable Medical Equipment rented for home use.
- ◆ Comprehensive Wound Care Program
- ◆ Hyperbaric Oxygenation Services for wound therapy

PERFORMANCE REHAB

"Performance for Life"

- ◆ Physical, Occupational and Speech Therapy
- ◆ Sports Injury Care
- ◆ Industrial Injury

HOME HEALTH CARE

- ◆ I.V. Therapy

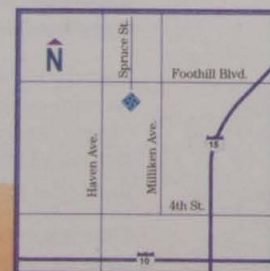
**For your healthcare
needs, call toll free
1-877-4-HERITAGE**



HERITAGE
HOSPITAL

10841 White Oak Ave.
Rancho Cucamonga, CA 91730
Phone: (909) 484-6465
Fax: (909) 484-6355

www.heritagehealth.org



ADVERTORIAL

COMMUNITY BANK ACHIEVES SBA PREFERRED LENDER STATUS IN FIRST QUARTER 1999

As an Inland Empire's leading business lender Community Bank has developed an understanding of what it takes to build a business in this region. A continued focus on community involvement plays an important role in all of the bank's programs. Aside from the competitive aspect of banking, Community Bank maintains an involvement in many educational, medical and economic growth programs. Community Bank supports the development of new business growth and expansion through providing creative financing solutions to meet the needs of its customer profile. One such program is through the use of federal loan programs offering financing under the SBA 7(a) Loan Guaranty, 504 Debenture Loan and Low Doc programs. The bank utilizes knowledgeable officers to assist the customer with completing their loan application and structuring of equipment or building acquisitions. This assistance, coupled with the bank's classification as a SBA Preferred Lender, offers an more efficient and responsive loan approval process.

Utilizing its "Partnership Banking," philosophy, Community Bank, with assets of over \$1 billion, is dedicated to become "the Best Business Bank in California." It recently opened a 12th business banking center, complementing its five other Inland Empire locations with a business center in Corona. Since 1945, Community Bank has specialized in meeting the financial needs of small- to middle- market businesses as well as to provide a complete array of financial products for individuals. Community Bank excels in its ability to craft financial solutions tailored to the unique needs of its customers, providing service that is rarely found in today's banking industry.

All of Community Bank's business banking centers provide their customers with superior service, as well as deposit and loan programs which are among the most competitive in the industry. When considering a business or commercial customer, the "Partnership Banking," philosophy essentially encompasses both large and small customers by deciphering their specific needs and providing a complete banking relationship developed for those needs. Community Bank specializes in asset-based, equipment, and real estate financing for manufacturers, wholesalers and distributors within its market areas.

Community Bank's industrial finance department, Community Commercial Finance (CCF), enhances the "Partnership Banking," philosophy by working with machine shop businesses to provide financing for

machinery/equipment acquisition. Over the years CCF has specialized in the equipment finance business and has developed an industry expertise that provides responsive decisions, usually within one business day. In addition, Community Bank provides complete real estate services to include residential tract

financing, construction/acquisition financing for owner occupied commercial and industrial properties, and financing for other investment property opportunities. The bank considers its 12 Business Banking Centers, CCF, SBA and Real Estate Departments the cornerstones of its operation.

Community Bank serves communities in San Bernardino, Riverside, Orange and Los Angeles counties through a network of 12 business banking centers. If you would like additional information regarding Community Bank, please call Scott Burger at (909) 307-8140 or e-mail him at BurgerS@partnershipbanking.com.

Is Community Bank's SBA Financing
Program right for your business?

If you are thinking about expanding your business by purchasing another company, adding a new product line, acquiring new equipment or purchasing/refinancing an owner-occupied commercial property, a Small Business Administration Loan may be your best financing choice. At Community Bank we offer flexible SBA loan programs with longer repayment terms, lower monthly payments and a down payment as little as 10%. Our commitment to you is a 48 hour pre-approval process and direct access to experienced decision makers. Just what you deserve from "The Best Business Bank in California".

COMMUNITY BANK

A Preferred SBA Lender

Please contact one of our SBA specialists for more information today!

GENE ROSECRANS
COVINA
(626) 732-1325

DEBBIE GALLAGHER
INLAND EMPIRE
(626) 945-5509

HEALTH CARE

ADVERTORIAL

Two New Cardiac Procedures Beneficial for Some Patients

by Kathy Roche

Of all the modern miracles in medicine the invention of the artificial heart-lung machine by Dr. John Gibbons in 1953 ranks right at the top. Physicians thereafter had the ability to open the chest cavity, stop the heart, and repair heart defects. The miraculous heart-lung machine could function as the patient's "artificial" heart and lungs until surgery was completed.

The modern miracles of cardiac surgery continue. Today, cardiothoracic surgeons at Pomona Valley Hospital Medical Center have the capabilities of performing some types of heart surgeries without the heart-lung machine in a new procedure called "off pump cardiac sur-

gery." A second procedure — limited access cardiac surgery, sometimes called "minimally invasive cardiac surgery" — is also offered at PVHMC's Stead Heart Center.

With more than 4,200 open-heart surgical procedures performed to date at the Stead Heart Center, PVHMC ranks fourth in Los Angeles County in volume for all cardiac diagnostic and interventional procedures. Currently, surgeons at the Stead Heart Center complete 50 to 75 "off pump" and minimally invasive cardiac procedures every year. Only about 15 to 20 percent of all heart patients are candidates for either of these new technologies.

"For the first time in years, we are seeing new advances in

cardiac surgery," said Choudary Voleti, M.D., surgical director of the Stead Heart Center since its opening in 1986. "During the last three to four years, the pursuit of new surgical techniques without opening the entire breast bone or using the heart-lung machine has paid off."

During conventional cardiac surgery, the surgeon opens the chest down the middle dividing the breastbone. Once the patient's heart and lung functions are diverted to the machine, the surgeon has a clear and motionless view of the abnormal area to make repairs. When the operation is over, the heart-lung machine is slowed down and the newly repaired heart starts beating and gaining strength. When the heart fully

recovers, the patient is weaned from the heart-lung machine. The patient stays in the hospital for a week, recuperates at home for a couple of months, and lives with an 8-inch scar for the rest of his or her life.

"Although we've been able to save lives using conventional open heart surgery techniques, I've never thought we were meant to take a ride on the heart-lung machine," said Dr. Voleti.

Using what Dr. Voleti calls a "designer incision," minimally invasive cardiac surgery is performed while the heart is still beating through a small incision opening in the upper sternum, the lower sternum, or between the ribs on the right or left side of the chest. These mini-ster-

continued on page 48

Last week,
a lot of people
bought back
time on
The Toll Roads.

1,315,365

Some did it for work. Some did it for love. Some did it just for fun. But what over a million trip-takers had in common last week was the desire to reduce their drive-times and increase their speed to 65 mph.

Is today the day you join them?

You can pay your tolls with cash, or for non-stop automatic toll payment, get a FasTrak™ transponder for your windshield.

Try the Toll Roads today. And join the growing numbers who are buying themselves some time.

The Toll Roads
San Joaquin Foothill Eastern
BECAUSE LIFE'S TOO SHORT.

For more information, questions, trip planning or toll calculation assistance, call The Toll Roads Service Center at 1-800-378-TRAK (8725). Or visit our web site at www.tollroad.com.

The Toll Roads are even faster with FasTrak™ automatic toll payment and your pre-paid account...you don't need to carry cash or even slow down. For an application or to open your FasTrak™ account over the phone with a credit card, call 1-800-378-TRAK.

HEALTH CARE

Free Immunization Clinic Aimed at Making Inland Empire Babies Healthy

by Peter Fischetti

Progressive hospitals place as much emphasis on preventing illnesses as treating them. At Corona Regional Medical Center, keeping the community healthy shares the same priority as making it healthy. A reflection of that commitment is the evolution of The Children's Center, a project of the Medical Center's Foundation.

About two years ago, the Medical Center conducted a needs assessment of the Corona-Norco community. Even though the area is one of the most affluent in the Inland Empire, some of the results were startling. For example, about 40 percent of the children were without proper immunizations by age 2, and 50 percent by age 5. The study also showed that 30,000 children in the community would benefit from outreach activities, especially black and Hispanic babies whose low birth-weight rate was above average.

The need was apparent; the chal-

lenge was to provide — and finance — the resources to meet the need. With generous grants from the Weingart Foundation and VersaCare, supplemented by contributions from Corona

dinator, Sue Vanderventer, drew 68 children. Since then, as many as 300 or more children a month have been immunized. The clinic is held on the third or fourth Saturday each month

As of July 1, 1999, every student entering the seventh-grade must be immunized against Hepatitis B. In San Bernardino County, less than 40 percent of the population is in compliance with that standard. However, most local county health departments are providing the shots for free.

Regional Medical Center and individuals in the community, the concept became a reality last summer with the opening of The Children's Center across the street from the hospital, at 760 S. Washburn St., Suite 24, Corona.

The success of The Children's Center in the past year can be measured best by the growing number of children it has reached through the Free Immunization Program. The first clinic, according to the center's coor-

(depending on when holidays fall) between 10 a.m. and 1 p.m. Children and teens up to 18 years old are eligible.

Fifty percent of the children who have taken advantage of the free program, Vanderventer notes, have no health insurance. Depending on the type of vaccination—seven are offered at The Children's Center—the out-of-pocket cost would range from \$75 to \$150.

Financial contributions are vital to the success of the immunization program, but so is the time and talent donated by volunteers. Nurses at Corona Regional Medical Center, who typically are on duty every other weekend, have offered some of their precious time off to assist, and so have other Medical Center staff and members of the community. In addition to the free immunizations, The Children's Center offers a variety of outreach services, including parenting classes, nutritional programs and health classes—all with the goal of meeting the preventative health needs of the over 30,000 children in the community. "Healthy Children Today for a Healthy Community Tomorrow" is the theme of The Children's Center. To make that ambitious goal a reality will require ongoing support from the community. Individuals or businesses interested in contributing to the Center may call the Corona Regional Medical Center Foundation at (909) 736-6296.

Redlands Physician Named to Prominent Post in California Medical Association



Ronald Bangasser, M.D.

Practice. He also serves as an associate professor at Loma Linda University Medical Center.

Dr. Bangasser is the chairman of the California delegation to the American Medical Association. He has served on the CMA Board of Trustees, chaired the CMA's Managed Care Committee and was vice-chair of the CMA's Hospital Medical Staff Executive Board and vice-chair of the Board of the California Foundation for Medical Care. Dr. Bangasser also serves as vice chair of the Environment of Care Committee for the American Medical Accreditation Program.

The San Bernardino County Medical Society (SBCMS) has announced that Redlands family physician and SBCMS leader Ronald Bangasser, M.D., has been named vice-speaker of the California Medical Association's (CMA) House of Delegates, the group's policy-making body.

Medical director with the Redlands-based Beaver Medical Group, Dr. Bangasser is board certified in family medicine and is a fellow of the American Academy of Family

In addition to his duties in organized medicine on the state and national level, Dr. Bangasser has served the San Bernardino County Medical Society as president (1991) and currently chairs the Society's Communications Committee and Editorial Board. The SBCMS honored Dr. Bangasser in 1995 with their prestigious Nicholas P. Krikes, M.D. Outstanding Contribution to the Medical Society award.

He and his wife, Susan, have two daughters, Debbie and Sandi.

If it's Short

of an EMERGENCY — you won't have to wait LONG



Introducing

URGENT ACCESS™

A SERVICE OF CORONA REGIONAL MEDICAL CENTER

Come to **URGENT ACCESS** for prompt treatment of serious but non-emergency injuries and illnesses:

- Sprains
- Minor Fractures
- Minor Lacerations
- Colds and Flu

- Open 7 days a week from 11 a.m. to 11 p.m.
- ER-trained Medical and Nursing Staff
- No appointment necessary.



760 S. Washburn Ave., Suite 6, Corona • (909) 736-4844
(Located across from the Corona Regional Medical Center ER)

HEALTH CARE

New York's HMO Troubles Spur Nationwide Debate

by Steve Elliott

The recent near-insolvency of a major New York health maintenance organization is leading to nationwide attention to the calls from some New York legislators for state-mandated

insurance plans which would guarantee that hospitals are paid if HMOs go out of business.

"From the standpoint of HMOs in California, I think it would be a non-issue, because we are already required to have that coverage," said Cyndie

O'Brien of Inter Valley Health Plan. "In case of insolvency, any health care providers we owe are guaranteed to get their money." O'Brien said that both contracting and non-contracting providers are covered under the law.

Duane Dauner, president of the

California Health Care Association, unequivocally said he believes protections now in place are adequate. "Does California need more HMO legislation? The answer is no," Dauner told the *Business Journal*.

But according to officials at the California Department of Corporations (DOC), existing law protects only the enrollee — the individual whose health care is maintained through an HMO — and not the health care provider.

"The Knox-Keene Act is not intended to require or to be an insurance. What that law states is, that when you have an HMO which is contracting with a provider, neither can go after the enrollee," said Elizabeth Phillips, supervising examiner, California Department of Corporations. "There is not a deposit for insuring payment to health care providers."

Susanne Chammout, corporations counsel with the Health Plans Division, California DOC, agreed. "Everything is there in the code is primarily to provide the enrollee, not guarantee payment the providers," Chammout said.

According to Chammout, the plans do have financial requirements in place that are there to help make the HMOs more financially stable, to help keep them from becoming insolvent, but once they do so, health care providers have no guarantee of payment and no recourse other than the courts.

In simple language, what this means to California health care providers is that if HMOs which owe them money go out of business, the hospitals can be left holding the bag.

"There is no express provision that requires HMO plans to have provisions to pay their unpaid providers," Chammout told the *Inland Empire Business Journal*. The provisions that provide that claims must be paid in a timely manner, are quite derivative and implied. In the law, there is nothing expressly requiring them to make a deposit to insure payment to health care providers."

So understandably, some health care professionals aren't so sure that the scant protections currently in place

continued on page 55

Contrary to popular belief,
opportunity knocks three times.

ELECTSM Open Access, 3-Tier POS for Small Groups, and Individual & Family Plans.

Health Net, the plan with more than 20 years in California, announces three new products that could help improve your bottom line. Our ELECT Open Access lets Members go directly to specialists within our extensive network of 40,000 physicians. Our 3-Tier POS for Small Groups gives clients with 2 to 50 eligibles a new option. And our Individual & Family PPOs offer

affordable and quality coverage — some for as little as \$1.35 a day.* Don't miss out. If you're a benefits administrator, call your broker. If you don't have a broker, or if you are a broker, call Health Net Broker Relations at 1-800-448-4411 to find out more. Either way, it's an opportunity that may come along only once (or, in this case, three times) in a lifetime.



WWW.HEALTHNET.COM

*Rates based on Riverside and San Bernardino counties, ages 5-18, PPO \$40 copay. Rates vary by region, age and coverage options. Application approval required. Health Net Life Insurance Company.

©1999 Health Net

HEALTH CARE

HOW HMOs Evolved and Why They Are Needed

In principal, managed care was born out of the belief that a health care system should work to keep people healthy; and when they are sick or injured, should work to assure the right treatment in the right setting by the right person. Many different HMOs have claimed that they "invented" managed care in the seventies, but the general idea of prepaid medical care dates back to the early part of this century.

The first of what we now call HMOs were started in the late 1920s in Elk City, Oklahoma, as farmers' cooperatives designed to conserve farmers' health care expenses and provide their families with affordable, appropriate health benefits. Meanwhile, in Los Angeles, at about the same time these farmers' health cooperatives were forming in Oklahoma, the Ross-Loos Medical Group offered prepaid services to employees of the Los Angeles County Department of Water and Power and their families.

Over time, more HMO-type systems began to grow, typically organized by businesses and community groups eager to make health care available to their workers and members at costs they could better afford.

A number of other large prepaid group practices had their origins in the 1940s and 1950s. In addition, the first of what are now called Individual Practice Associations (IPAs) was begun in 1954 by a group of fee-for-service physicians seeking to compete with the group plans.

In the 1960s, due to a number of factors including unnecessary medical referrals and overpriced services, health care costs grew dramatically. In fact, during the 1960s, health care costs grew more rapidly than they ever had before in American history. The U.S. Department of Commerce archives show that health care expenditures soared from a national level of \$26.9 billion in 1960 to \$73.2 billion in 1970. Public pressure mounted for federal government intervention, leading to what would become the official birth of "Health Maintenance Organizations" in the early '70s.

In fact, the term "HMO" was not

even developed until the early 1970s as part of a Nixon Administration strategy to promote the growth of prepaid plans as a way of improving the capacity and efficiency of the nation's health system. New federal legislation launched in 1973 under the name of

the "1973 Health Maintenance Organization Act," recognized the promise of HMOs and encouraged their growth nationwide by removing many of the then-standing legal impediments to their development.

By the end of 1978, there were

more than 200 HMOs spread over 37 states, which is particularly remarkable considering that at the start of that decade, there were none.

The 1980s were a period of spectacular growth among HMOs. The

continued on page 25

Inter Valley has Member Service Reps who pick up the phone to answer your employees' questions.

So you don't have to.

Of all the health plans available to you,
why should you choose Inter Valley



Health Plan?

Because we treat your
employees, our members,
with the one-on-one

personalized service they deserve.

Every employer is assigned an Account
Service Representative who takes the time
to get to know you and the unique needs of
your employees.

And, Inter Valley also has Member Service
Reps who pick up the phone to answer your
employees questions.

You'll love our
responsiveness and
our track record.



For 20 years, non-profit Inter Valley
Health Plan has built a reputation of
providing the highest level of service.

Service that now covers
5 counties in Southern
California, and had
95% of our employers
renewing last year.

That's because
Inter Valley can give
Plan members and
their employees something most health
plans just can't offer; a guarantee that we'll
return calls, promptly.

So call your broker today, and ask
about the Health Plan that takes better
care of everyone—especially you.



Inter Valley Health Plan

Real People. Real Service.

800-251-8191

Salton Sea Task Force Presents Findings

Numbers don't lie.

And that's one reason the Salton Sea Authority appointed a task force last September to look at financing mechanisms for the restoration of the Salton Sea from an economic development perspective.

The Economic Development Task Force, chaired by Cabazon CEO Mark Nichols, made the formal presentation of its findings to the board of directors at a March 18 public meeting.

And they had plenty of numbers for the board to consider.

The sea — 35 miles long and 15 miles wide, with depth ranges from about 30 to about 50 feet — encompasses 7.5 million acre-feet of water. The salinity has exceeded that of the Pacific Ocean (44,000 mg/l compared with 35,000 mg/l) and, unchecked, will continue to increase. The result is a loss of fish and bird life. Everyone seems to

agree the Salton Sea is a problem that needs fixing. The question is how.

That's where the Economic Development Task Force numbers come into play.

The 15-member committee looked at "reasonably likely revenue sources," "possible revenue sources" and "problematic revenue sources" to fund a restoration of the sea. A report prepared for the task force by the Rose Institute of State and Local Government projected revenues from the most probable sources as high as \$361 million and possible revenue as high as \$83 million (revenue from "problematic" sources were not entered into any equation).

The Salton Sea Authority Board of Directors was informed of the consequences of letting the condi-

continued on page 54

INLAND EMPIRE NATIONAL BANK

*"Riverside's Bank Where
Banking Means Small Business"*

3737 Market Street
Suite 104
Riverside, CA 92501
Fax (909) 787-8270

3727 Arlington Avenue
Suite 202A
Riverside, CA 92506
Fax (909) 788-9683

(909) 788-2265

Member FDIC



Internet raises questions...

continued from page 18

"It will be extremely difficult for a court to provide meaningful oversight of the electronic exchange of information that properly should be made public, while ensuring that the non-public, confidential information is not disclosed inadvertently," asserts Arthur R. Miller, Bruce Bromley Professor of Law at Harvard University. "The mathematical odds against preserving privacy are increased even more by the army of hackers and those willing to pay for information about others, as well as the insatiable appetite of radio, television, and newspapers."

Business leaders are con-

cerned because of their proprietary interest in their businesses' reputations. They believe this intangible property right may be damaged if unsubstantiated information is generated in the course of litigation, then indiscriminately disseminated, and argue that the incidence of concealed data about unknown product dangers is very low.

Almost everyone agrees that openness in the courts serves the democratic process, but the controversy arises in just how far that openness should go. "Using the openness of the courts as a device to gather and disseminate private information, or to promote commercial ends, demeans the judicial process," argues Professor Miller.

CONSTRUCTION NOTICES PERMITS \$500,000 OR LARGER

| | |
|---|---|
| NEW \$1,090,991 5/7/99 Ref. #17 Corona | 15 SFRS W/ATT GAR FROM \$58,480 TO \$89,385 OWNER: Presley Homes, 19 Corporate Plaza, Newport Beach, CA 92660, 714-640-6400 PROJECT: 13512-13523 Leafwood, 13509-13565 Fairfield Dr. |
| NEW \$1,480,502 5/7/99 Ref. #18 Corona | 18 SFRS & ATT GAR FROM \$67,998 TO \$99,757 OWNER: Kaufman And Broad, 801 Corporate Center Dr. #201, Pomona, CA 91768, 909-802-1100 PROJECT: 6312-6395 Marigold St. |
| NEW \$943,198 5/6/99 Ref. #71 Wildomar | 10 SFRS & ATT GAR FROM \$70,521 TO \$120,472 OWNER: Kaufman And Broad, 12235 El Camino Real, #100, San Diego, CA 92130, 619-259-6000 PROJECT: 23210-23222 Teil Glen, 35768-35858 Octopus Ln., 23203-23215 Empire Penguin |
| NEW \$1,004,163 5/5/99 Ref. #49 Palm Desert | 11 SFRS W/ATT GAR FROM \$70,278 TO \$111,887 OWNER: Del Webb Calif. Corp., 39755 Berkey Dr., Palm Desert, CA 92211, 760-772-5300 CONTRACTOR: Donald Mickus, P.O. Box 29040, Phoenix, AZ 85038, 619-772-5300 PROJECT: 78193-78753 Sunrise Mountain View, 78111 Suncliff Cir., 36528-36795 Mojave Sage |

Southern California Construction Reports
Phone: (800) 383-1723 or (310) 451-7660

HOW HMOs evolved ...

continued from page 23

number of HMOs more than doubled and enrollment increased fourfold, largely in response to employers and consumers seeking access to high quality health care at more affordable prices.

As competition has grown among Health Maintenance Organizations, and as they have become the first choice of the majority of the population for health care,

Fairplex...

continued from page 3

acclaimed retail developer Madison Marquette has joined the team as a partner to jointly develop, own and operate the center. "Lewis Retail Center's knowledge of and commitment to the local community combined with Madison Marquette's expertise truly maximizes the opportunity for a successful project," Lewis said.

The plan is for a contemporary entertainment and retail center with the charm of a small-town village. The village will be developed along the same streets that have hosted America's premier fair since 1922. Lush landscaping and fountains provide a setting for specialty restaurants, captivating retail shops and unique entertainment offerings strategically located among tree-lined streets. Destination anchor attractions including a multiplex movie theater, a recreational ice skating rink, and other innovative attractions further define the village mix.

Fairplex Village will encourage customer interaction and participation by providing elements that are recreational, educational, entertaining and cultural. A clock tower will serve as the icon for the village square, located at the intersection of the streets currently known as Broadway and Palm. The square will serve as the village's central meeting place. The year-round, family-oriented operation will complement existing Fairplex activities including the annual Los Angeles County Fair.

The project is currently beginning the environmental impact review and entitlement approval process with the city of Pomona. The project construction is targeted to begin by June 2000 with completion and opening in August 2001.

the need has arisen for many of the more corporate-minded HMOs to focus on the needs of their communities. A Pomona-based non-profit HMO, Inter Valley Health plan, is an example of an HMO that has managed to grow and succeed while never taking its focus away from the community it serves.

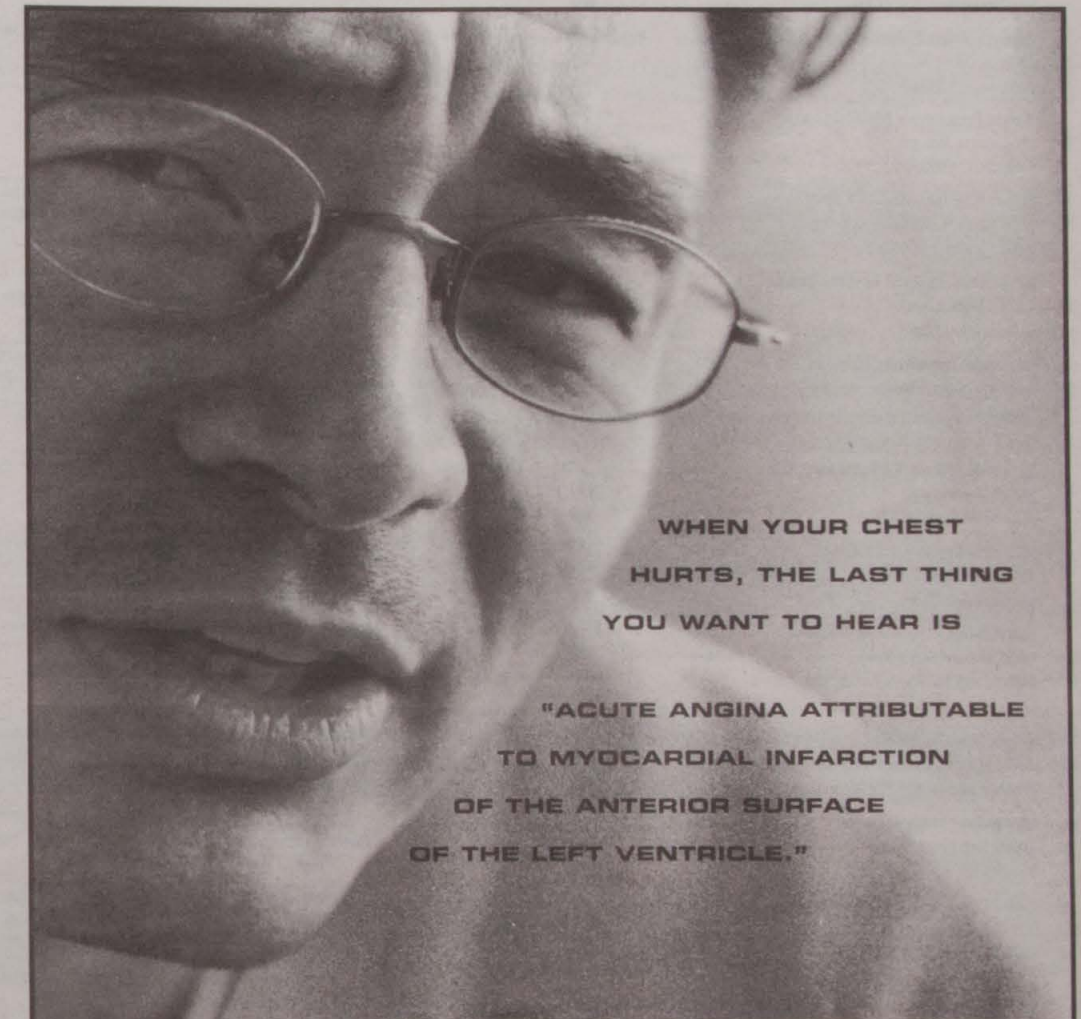
Like other HMOs, Inter Valley

has grown and expanded since its inception in 1979, but comparisons with competitors largely end there. Inter Valley has seen its success come about for a number of reasons, including its innovative programs, non-profit status, strong relationships with local providers, and consistently high approval ratings from commercial and senior members. Most important

to Inter Valley's success, however, is its industry standard-setting commitment to the communities it serves.

Driven by this principal, Inter Valley has benefited from its commitment to many community functions, charitable events and wellness programs it has spearheaded during its 20 years in the Inland Empire. The com-

continued on page 29



WHEN YOUR CHEST
HURTS, THE LAST THING
YOU WANT TO HEAR IS

"ACUTE ANGINA ATTRIBUTABLE
TO MYOCARDIAL INFARCTION
OF THE ANTERIOR SURFACE
OF THE LEFT VENTRICLE."

100 ONE HUNDRED TOP HOSPITALS
Benchmarks for Success
1996-1998
Heart trouble is frightening enough without having to wonder exactly what the trouble is. That's why, at Pomona Valley Hospital Medical Center, we do everything we can to make sure our patients and their loved ones understand everything we do.

That means listening to your cares and concerns. And answering your questions in plain, understandable language. It means keeping you informed of our progress during

surgery or other procedures with regular reports from nurses—and even direct telephone lines from the waiting area to some treatment areas. It means photos, videos, booklets, and face-to-face discussions about procedures to make sure you understand.

Our understanding goes beyond the hospital, including helping patients and their families with special requirements. And keeping up with the latest in cardiac care elsewhere so we can provide the

most up-to-date care here.

It's all part of our ongoing efforts to treat every patient even better. And it's part of what helped make us one of America's 100 Top Hospitals again in 1998.

**Pomona Valley Hospital
Medical Center**

1798 N. Garey Avenue, Pomona 909-865-9500

UNDERSTANDING HEALTH CARE

Hospitals Serving The Inland Empire

Ranked by number of licensed beds

continued on Page 28

| Hospital Address City, State, Zip | # of Lic. Beds Avg. Daily Rm. Chg. | Total Staff # of Doctors # of R.N.s | Current Operating Budget | Specialties | Owner | Top Local Executive Title Phone/Fax E-Mail Address |
|--|---------------------------------------|---|--------------------------------|--|---|--|
| 1. Loma Linda University Medical Center 11234 Anderson Street Loma Linda, CA 92354 | 547 N/A | 5,687 850 1,548 | \$540 million | International Heart Institute, Cancer Treatment Institute, Over 300 Other Specialties | Loma Linda University Adventist Health Sciences Center | B. Lyn Behrens, MB, BS President/CEO (909) 558-4000 |
| 2. St. Bernardine Medical Center 2101 N. Waterman Avenue San Bernardino, CA 92404 | 443 N/A | 1,500 316 400 | \$98 million | Full Service Regional Medical Center | Catholic Health Care West | Bruce G. Satzger Hospital President (909) 881-4324/881-4546 |
| 3. Pomona Valley Hospital Medical Center 1798 N. Garey Avenue Pomona, CA 91767 | 436 N/A | 2,313 550 N/A | \$199 million | Cancer Treatm., Cardiac & Intensive Care, Cardiac Catheterization, Heart Surgery, Inpatient & Outpatient Surgery, Maternity & Inten. Care Nursery | Non-profit facility by Community BOD | Richard E. Yochum President/CEO (909) 865-9500/865-9796 |
| 4. Kaiser Permanente Medical Center 9961 Sierra Avenue Fontana, CA 92335 | 429 N/A | 4,200 450 700 | N/A | Full Service Medical Care | N/A | Gerald McCall Sr. Vice President/Area Mgr. (909) 427-5269/427-7193 |
| 5. Desert Regional Medical Center 1150 North Indian Canyon Drive Palm Springs, CA 92262 | 388 N/A | 1,300 250 450 | \$178 million | Geriatrics, Rehabilitation, Oncology, Women & Infants, Trauma/Emergency, Heart Services | Desert Hospital Dist., Tenet Healthcare | Truman Gates CEO (760) 323-6187/323-6580 |
| 6. Arrowhead Regional Medical Center 400 N. Pepper Ave. Colton, CA 92324 | 373 N/A | 1,800 200 600 | \$170 million | Family Medicine, Outpatient/Inpatient Care, Maternity, Neonatal, Burn, Kidney Transplant, Cancer, Cardiac, Orthopedics, Emergency, Trauma | County of San Bernardino | Charles R. Jervis Director (909) 580-1000/580-6196 |
| 7. Riverside Community Hospital 4445 Magnolia Avenue Riverside, CA 92501 | 362 N/A | 1,370 466 511 | N/A | Maternity, HeartCare, 24-hr. ER/Trauma, Inpatient/Outpatient Surgery, Sub-Acute Care, Home Health, Kidney/Kidney-Pancreas/Liver Transplant, Outpatient Therapy, Critical Care, Orthopedic | Riverside Healthcare System LLC | Bryan R. Rogers President/CEO (909) 788-3000/788-3201 |
| 8. Riverside County Regional Med. Ctr. 26520 Cactus Ave. Moreno Valley, CA 92555 | 358 \$738 | 1,600 450 300 | \$200 million | Neurosurgery, Child Abuse, Orthopedics, Pediatrics Trauma, Surgery, Fam. Practice, Obstetrics | County of Riverside | Kenneth B. Cohen Dir. of Health Services Agency (909) 486-4470/486-4475 |
| 9. Hemet Valley Medical Center 1117 E. Devonshire Ave. Hemet, CA 92543 | 344 N/A | 1,000 180 278 | N/A | Emergency Department, Cancer Treatment, Maternity & Women's Services, Cardiac Care, Outpatient Lab | Valley Health System | Barbara Taylor Interim Administrator (909) 652-2811/x5898/765-4711 |
| 10. San Antonio Community Hospital 999 San Bernardino Road Upland, CA 91786 | 332 N/A | 1,818 450 540 | N/A | Medical/Surgical, Critical Care, Maternity, Neonatal, Pediatrics, Cancer Treatment, Cardiac, Mental Health, Outpatient Services | Community Hospital Non-profit | George Kuykendall President (909) 985-2811 lhiben@sach.org |
| 11. Community Hospital of San Bernardino 1805 Medical Center Drive San Bernardino, CA 92411 | 291 N/A | 1,100 303 406 | \$80 million | Full Service Medical Center, With Obstetrics/ Neonatal Intensive Care, Comprehensive Rehab., Mental Health, 24 Hr. Emergency, Outpatient Surg. | Catholic Healthcare West Southern California | Bruce G. Satzger Hospital President (909) 887-6333/887-6468 |
| 12. Eisenhower Medical Center 39000 Bob Hope Drive Rancho Mirage, CA 92270 | 261 N/A | 1,500 290 WND | N/A | Emergency Cardiology, Orthopedics, Birthing Center, Cancer Care, Diabetes, Alcohol and Drug Treatment | Community-Based Not-For-Profit | Andrew W. Deems President/CEO (760) 340-3911/773-1850 |
| 13. Loma Linda U. Children's Hospital 11234 Anderson St., Rm. 1816 Loma Linda, CA 92354 | 244 N/A | 372 107 287 | N/A | Pediatrics, Cardiology, Oncology, OB/GYN Gastroenterology, Neurology, Pathology, Radiology | Loma Linda University Adventist Health Sciences Center | B. Lyn Behrens, MB, BS President/CEO (909) 558-8000 |
| 14. Corona Regional Medical Center 800 S. Main Street Corona, CA 91720 | 228 N/A | 921 308 227 | N/A | Full Service Medical Center/ Rehabilitation Hospital, Behavioral Health | Vista Hospital Systems, Inc. Non-Profit | John A. Calderone, Ph.D. CEO (909) 736-6240/736-6310 |
| 15. Kaiser Foundation Hospital 10800 Magnolia Avenue Riverside, CA 92505 | 215 N/A | 800 150 N/A | N/A | Full Service Medical Care | Kaiser Foundation Hospitals | Gerald McCall Sr. Vice President/Area Mgr. (909) 353-4600/353-4611 |
| 16. Jerry L. Pettis Memorial Vet. Med. Ctr. 11201 Benton Street Loma Linda, CA 92357 | 203 N/A | 1,255 FTEE 95 FTEE 223 FTEE | N/A | Medical, Surgical, Psychiatry, Nursing Home Care Unit | Dept. of Veteran Affairs Washington, D.C. | Dean R. Stordahl CEO (909) 825-7084/422-3106 |
| 17. Parkview Community Hospital Med. Ctr. 3865 Jackson Street Riverside, CA 92503 | 193 N/A | 953 376 | N/A | Diabetic Treatment Center, Curtis Cancer Center, Level III Intensive Care Nursery, Occupat. Med. Clinic, Wound Specialty Ctr., Maternity Serv., Urgent Care | Osteoporosis Treatment & Prevention Center | Norm Martin CEO (909) 688-2211/362-5464 marketing@pchmc.org |
| 18. Redlands Community Hospital 350 Terracina Blvd. Redlands, CA 92373 | 177 N/A | 900 225 600 | N/A | Cardiac Rehab., Radiation/Oncology, Cardiac Cath Lab, Gnrl. & Laproscopic Surg., Level II Intensive Care Nursery, High Risk OB, Neurosurgery, Orthopedic Surgery | Community Non-profit | James R. Holmes President (909) 335-5505/335-6497 |

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the hospitals listed. To the best of our knowledge, the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometime occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave. Suite 306, Rancho Cucamonga, CA 91730-4352; Researched by Jerry Strauss. Copyright Inland Empire Business Journal 1999.

The Book of Lists available on Disk, Call 909-484-9765 or Download Now from www.TopList.com

LETTER TO THE EDITOR

Pharaoh's Respond to Profile

Dear Editor

I am sorry our Public Relations firm did not respond to your inquiries, but as General Manager of Pharaoh's Lost Kingdom, I would like to respond to some of the concerns that you mentioned in your article and some that were not mentioned.

• 40 electrical safety problems—FALSE—These were corrections that we instituted with the city, even though it delayed our opening.

• Cal-Osha investigated the park 3 times—FALSE—We were questioned three times, with one minor violation that was corrected prior to the Cal-Osha investigation by the park's own initiative.

• The park had an ugly gang violence problem during a rap concert held at the park—FALSE—The park never held a rap concert, and never did have any violence at any concert at the park. Due to the park reaching capacity, we followed city guidelines and closed to the public until attendance dropped below capacity levels. Any violence that took place was on city property with city police.

• Pharaoh's Lost Kingdom was launched in a rather tenuous business climate—FALSE—The park was built after extensive research that a park this size, with the number of attractions and the variety, would be very successful at it's location. Not only is it 2 to 3 times larger than Fiesta Village or Scandia Fun Centers, Pharaoh's Lost Kingdom is an entertainment theme park that offers more than a fun center, with a full-size waterpark, amusement park, four golf courses, 15 bumper boats, three Race Tracks, a 125' Skycoaster, laser tag, Southern California largest arcade, billiards, amphitheater, Children's Discovery Center, banquet rooms, picnic grounds, and a teen activity center. As you can see, this is just not a waterpark or fun center or amusement park, it is all those in one.

• Ambulances—YES—We have called for medical assistance 30 times. However, we have our own onstaff Emergency Medical Technicians that respond to every incident to insure proper safety at the park. A great majority of these

calls were precautionary and most of these guests returned to enjoy the park. I can't speak for the other parks, but we are proud of our safety record and work daily on improving it.

• In June of 1997, a 15-year-old was knocked unconscious, then allowed to roam the park in a daze—FALSE—All reported incidents are looked into, immediately treated, then further medical treatment is offered if required by outside medical staff.

• In August 1997, 10,000 people attended a rap concert, which had been planned for 3,000. Several thousand were locked out of the park and a disturbance erupted during which a 15 year old boy was stabbed—FALSE—There was not a rap concert. 4,000 guests attended not 10,000. There were no disturbances at the park, but there was a situation outside with the city police. There were three guests arrested (at the disturbance).

• The theme park industry is essentially unregulated—FALSE—Theme parks pay a tremendous amount for certified inspections, insurance inspections, county inspections, and if there is an accident, we want everyone to enjoy themselves, not dampen their day with an accident.

In regards to items not mentioned, the park since opening day has been very civic and youth minded, having helped to raise over \$2.5 million for various city, county, scout, youth, senior and family agencies, in addition to the millions of dollars donated to those groups. It is our belief that the more we work with the communities and various nonprofit agencies, the more it will benefit families and those communities.

We try very hard, as do most theme parks, to offer quality family fun for all ages and their needs. Each year we put in a tremendous amount of dollars for improvements to make the guests' experience better than the last time they visited us. Is it a gamble? You bet! But if it betters the family, we feel it's worth it.

Very truly yours, Rich Woodhouse,
General Manager.

IEBJ Stands Behind Pharaoh's Lost Kingdom Story

The *Inland Empire Business Journal* stands by Robert Parry's story. All of the issues in question are a matter of public record.

• Inspectors found 40 electrical problems, ranging from exposed wiring to dust and debris in a room housing one of four main transformer boxes, according to a published 1996 quote from Redlands Community Development Director Jeff Shaw. Aladdin Entertainment spokesman Ted Dawson at the time said inspectors were "nit-picking" and credited the eventual power hookup to influence from Redlands City Council members Geni Banda and Pat Gilbreath, according to a 1996 story by *San Bernardino Sun* staff writer William Diepenbrock.

• Cal-OSHA did, in fact, investigate three allegations of unsafe practices at Pharaoh's between the park's opening in June 1996 and October 1997, according to an Oct. 31, 1997 story by *San Bernardino County Sun* staff writer Stacy Spaulding DeLay. DeLay quoted Cal-OSHA Acting District Manager Bill Loupe as saying one of those complaints was dropped, and another was found to be not serious enough to warrant a citation.

• The concert in question, held in August 1997 and sponsored by Riverside FM radio station KGGI, was, in fact, held at Pharaoh's Lost Kingdom and did, in fact, feature rap artist Candyman, as well as Evelyn Champagne King, Corina, and Cagnet. The violence in question took place on the Pharaoh's parking lot when up to 3,000 people became unruly after they were denied access to the concert at Pharaoh's Lost Kingdom. The park was filled to its capacity of 10,000 people long before the music began, according to an August 1997 story by *San Bernardino Sun* staff writer Daniel Shumski. A 15-year-old Loma Linda boy was arrested in connection with the stabbing of

another teenager, according to Shumski's story. Shumski quoted Redlands Police Lt. Tom Fitzmaurice as saying there were a number of minor fights and tire slashings. Many people were belligerent, shouting at police officers, according to Shumski's story.

• At the time Pharaoh's Lost Kingdom was launched, area amusement parks had for several years seen a slight but perceptible decline in revenues and also increases in legal problems with neighboring cities. Disneyland for several years found operating costs rising, while at the same time waging a legal battle with Anaheim residents regarding the park's further expansion. Both Magic Mountain and Knott's Berry Farm also saw slowdowns in revenue growth. This was the business climate in which Pharaoh's Lost Kingdom was launched.

• Pharaoh's paramedic calls had, in fact, totaled more than five times the number reported for two neighboring theme parks, according to DeLay's October 1997 story in the *Sun*. Fiesta Village in Colton is one-third the size of Pharaoh's Lost Kingdom and Scandia Amusement Park is half the size. Both average less than one lawsuit a year.

• A 15-year-old Pharaoh's patron was, in fact, found wandering around in the park after having earlier been knocked unconscious on a water slide, according to DeLay's story in the *Sun*.

• California theme parks are not, in fact, required to report accidents other than those involving employees. The industry is considered self-regulating since high accident rates and dangerous rides would theoretically make insurance unaffordable.

Pharaoh's managers have supported a patron responsibility law which would make it an infraction to violate the posted safety rules of a theme park.

continued from Page 26

Hospitals Serving The Inland Empire

Ranked by number of licensed beds

| Hospital Address City, State, Zip | # of Lic. Beds Avg. Daily Rm. Chg. # of Doctors | Total Staff # of R.N.s | Current Operating Budget | Specialties | Owner | Top Local Executive Title Phone/Fax E-Mail Address |
|---|--|---------------------------|--------------------------------|---|---|---|
| 19. Hi-Desert Medical Center 6607 White Feather Joshua Tree, CA 92252 | 175 WND | 485 98 114 | \$32 million | Medical, Surgery, ICU, SNF, Subacute, Home Care, Hospice 24-hr basic ER, Outpatient Surgery, Imaging, Lab, Rehab Behavior Health, Rehab CPSP | Hi-Desert Memorial Health Care District | James R. Larson President/CEO (760) 366-6260/366-6251 |
| 20. J.F.K. Memorial Hospital 47-111 Monroe Street Indio, CA 92201 | 130 N/A | 650 125 N/A | N/A | Surgery, Orthopedics, OB/GYN, Gastro, Oncology, Pediatrics, Internal Medicine, Neurosurgery, Urology, 24-Hr. E.R., Cardiac & Vascular Cath. Lab, Outpatient, Prenatal Svcs., ICU | Tenet Health Care | Larry Payton COO (760) 775-8019/775-8014 |
| 21. Chino Valley Medical Center 5451 Walnut Avenue Chino, CA 91710 | 126 N/A | 550 200 230 | N/A | 24-hr. ER, Same-Day Surg., ICU, Transitional Care, Chest Pain Ctr., Indust. Care, Wellness Center, The Birth Place, Pediatrics, Acute Care | Columbia/HCA Nashville, TN | Gary Maier CEO (909) 464-8600/464-8882 |
| 22. Victor Valley Community Hospital 15248 11th Street Victorville, CA 92392 | 122 N/A | 605 250 187 | N/A | Outpatient Surgery, Med./Surg. Units Inpatient & Outpatient Behavioral Health Unit, MR/CT/NICU | Victor Valley Community Hospital, Inc. | Dan Akin CEO/Administrator (760) 245-8691 x3131/245-6996 |
| 23. Loma Linda U. Community Med. Ctr. 25333 Barton Road Loma Linda, CA 92354 | 120 N/A | 300 N/A N/A | N/A | ICU/CCU, Outpatient Surgery, Medical/Surgical Units, Emergency Service, Outpatient Services, Radiology, Physical Therapy | Adventist Health Systems, Loma Linda | Marilyn Thunquest Sr. Vice President (909) 796-6601/796-6669 |
| 24. St. Mary Regional Medical Center 18300 Highway 18 Apple Valley, CA 92307 | 105 N/A | 500 180 300 | N/A | General Acute Care, Home Care, Hospice, CT Scan, Cath. Lab, Open Heart, Neonatal I.C., Transitional Care, MRI, 24-Hour Emergency | St. Joseph Health System | Catherine M. Pelley President/CEO (760) 242-2311/242-9750 |
| 25. U.S. FamilyCare Medical Center 5000 San Bernardino Street Montclair, CA 91763-2326 | 102 N/A | 475 300+ 145 | N/A | 24 hr. ER; Urgent Care, Family Centered Birth Program, OB/GYN; Pediatrics, Outpatient Surgery, Medical/Surgical, ICU/CCU, CT Scan, MRI, Cardio Pulmonary, Mammograms, Physical Therapy, CPSP, Health Education | MedPartners, Inc | Ronald W. Porter CEO (909) 625-4777 |
| 26. Moreno Valley Community Hospital 27300 Iris Ave. Moreno Valley, CA 92555 | 101 N/A | 356 104 116 | N/A | Spine Center, OB Services, ER Acute Care Facility Outpatient Diagnostic Services | Valley Health System | Janice Ziomek Administrator (909) 243-0811 x2525/243-2005 |
| 27. Rancho Springs Medical Center 25500 Medical Center Dr. Murrieta, CA 92562 | 99 WND | 500 250 200 | WND | Acute Care, Skilled Nursing, Rehab, Imaging, ICU | San Diego Hospital Association | Harris Koëgig CEO (909) 696-6000/698-7167 |
| 28. San Dimas Community Hospital 1350 W. Covina Blvd. San Dimas, CA 91773 | 93 WND | 350 280 180 | WND | ER, ICU/CCU, Med./Surg., Sub-Acute Skilled, Maternity, O/P Surg., Phys. Therapy | Tenet Healthcare Corp. | Patrick Petre CEO (909) 599-6811/599-0629 |
| 29. Charter Behavioral Health System/Corona 2055 Kellogg Ave. Corona, CA 91719 | 92 \$500 | 125 20 60 | N/A | Psychiatric, Children, Adol., Adult, Chemical Dependency, Geropsych | Charter Behavioral Health Systems | Diana Hanyak CEO (909) 735-2910/735-1082 |
| 30. Vencor Hospital-Ontario 550 N. Monterey Ave. Ontario, CA 91764 | 91 N/A | 291 138 89 | N/A | Acute Care-Long Term, Intensive Care, Cardio Pulmonary, Rehabilitation Services | Vencor, Inc. Louisville, KY | Virgis Narbutas Administrator (909) 391-0333/391-2892 |
| 31. Desert Valley Hospital 16850 Bear Valley Rd. Victorville, CA 92392 | 83 N/A | 402 67 133 | N/A | OB, Imaging, Med./Surg., Telemetry, ICU, Lab., ER, Outpatient Surgery | Phycor, Inc | Dave DeValk COO (760) 241-8000/242-8220 |
| 32. Charter Behav. Health Sys./Palm Springs 69696 Ramon Rd. Cathedral City, CA 92234 | 80 N/A | 100 8 N/A | N/A | Adolescent Unit, Geropsych 5150/ITU, Electroconvulsive Therapy, Outpatient Services | Charter Behavioral Health Systems | Diane Sharpe CEO (760) 321-2000/321-8376 |
| 33. Ballard Rehabilitation Hospital 1760 W. 16th St. San Bernardino, CA 92411 | 60 \$750 | 180 65 34 | N/A | Physical Alute Rehabilitation | Sun Healthcare Group | Robert R. Herrick CEO/Administrator (909) 473-1275/473-1276 |
| 34. Canyon Ridge Hospital 5353 "G" St. Chino, CA 91710 | 59 N/A | 148 23 74 | N/A | Mental Health, Alcohol Abuse, Drug Abuse | Behavioral HealthCare Corp. | Cindy Brown CEO (909) 590-3700/590-4019 |
| 35. Barstow Community Hospital 555 S. Seventh Ave. Barstow, CA 92311 | 56 N/A | 239 80 113 | \$5.8 million | Inpatient & Outpatient Surgeries, OB/GYN, CCU, 24-hr. Emergency Dept., Industrial Medicine | City of Barstow Managed by Community Health Systems | George Naylor CEO (760) 256-1761/256-7265 |
| 36. Palo Verde Hospital 250 N. 1st St. Blythe, CA 92225 | 55 N/A | 270 125 135 | N/A | Full Service Comm. Hospital, Adult/Pediatric Acute Care, Inpatient/Outpatient Surgery, Emergency, Maternity, Women's Health, Home Health | Province Healthcare | Vickie Clark CEO (760) 921-5150/921-5201 |
| 37. Heritage Hospital 10841 White Oak Ave. Rancho Cucamonga, CA 91730 | 55 N/A | 270 125 135 | N/A | Long-Term Acute Care, Outpatient Surgery, Lab., Wellness Center, Home Health, Urgent Care, Retail Pharmacy, Industrial Medicine Clinic, Inpatient/Outpatient Surgery, Hyperbaric, Cardiopulmonary, Rehabilitation Services/Sports Medicine, Med/Surg/ICU, DME | Heritage Rancho Healthcare, Inc. | Diane Charlton Administrator (909) 484-6465/484-2549 |
| 38. Mountains Community Hospital 29101 Hospital Rd. Lake Arrowhead, CA 92352 | 35 N/A | 230 43 90 | \$16.5 million | Skilled Nursing Unit, Lab., Radiology, 24-Hr. ER, OB, Physical Therapy, Home Healthcare, Rural Clinic, Med./Surg. Wing | District Hospital | John J. McCormick CEO (909) 336-3651 ext. 3200/ |

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the hospitals listed. To the best of our knowledge, the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometime occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave. Suite 306, Rancho Cucamonga, CA 91730-4352; Researched by Jerry Strauss. Copyright Inland Empire Business Journal 1999.

The Book of Lists available on Disk, Call 909-484-9765 or Download Now from www.TopList.com

HEALTH CARE

Riverside Community Hospital Appoints New President and CEO

Bryan R. Rogers has been named as president and chief executive officer for Riverside Community Hospital, an affiliate of Columbia/HCA Healthcare Corp. His appointment was effective May 24, 1999.

"I was personally very impressed with the research that Bryan conducted in preparation for his interview and his knowledge of our organization," stated Robert Bowers, board chairman of Riverside Healthcare System, LLC.

Rogers brings an ideal combination of business prowess and clinical experience. He has been with Citrus Valley Health Partners in Covina, California since 1991 and served as their executive vice president of operations, and president and CEO for Foothill Presbyterian Hospital.

During his tenure at Citrus Valley, Bryan led the consolidation of a three-hospital system that resulted in \$8 million in annualized savings and improved operational effectiveness. In addition, he oversaw their managed care strategy, including the negotiation of capitation and case rates mid specialty carve-outs for tertiary services.

Bryan received a master of public health in hospital administration and health services management from UCLA and an advanced executive MBA from Claremont Graduate University. His undergraduate education was at Duke University, where he trained as a physician assistant.

"Finding the right person for such a critical position is an arduous process," stated Torn May, far west division president, Columbia/HCA Healthcare Corp. "I was pleased to find someone of Bryan's caliber within a relatively short time-frame resulting in minimal disruption to the office of the CEO."

HOW HMOs evolved ...

continued from page 25

pany has seen steady growth and has successfully illustrated that health costs may be controlled without sacrificing either the quality of care or the traditional values of the doctor-patient relationship.

HMOs have come a long way since the farmers' cooperatives of the 1920s, but it is organizations such as Inter Valley Health Plan that have managed to keep the focus on quality care for the patient while reining in the out-of-control health care costs of the past few decades.

Information for this article was provided by Inter Valley Health Plan, a federally qualified non-profit HMO headquartered in Pomona. For more information, call Cyndie O'Brien, Communications Director at Inter Valley, 909-623-6333.

Foothill Opens the Door to Easy Home Equity Loans

- No Fees
- No Points
- No Closing Costs
- Up to 90% Financing
- Simplified Application
- Extended Hours 8:30 A.M. — 6:00 P.M. Mon — Fri
- Saturday Banking

Present this ad at your local branch to receive your complimentary gift.

UNCOMMON SERVICE

FOOTHILL INDEPENDENT BANK

Chino • Claremont • Corona • Covina • Glendale • Glendora • Irwindale • Monrovia • Ontario • Rancho Cucamonga • Upland
Call 1-800-500-BANK • Loans subject to credit approval • <http://www.foothillindependentbank.com> • Member FDIC

Keeping teachers...

continued from page 6

teachers over the next 10 years. The CSU, highly regarded for its role in educating fully 60% of the state's teachers, has taken several significant steps to meet this need:

- By the year 2000, all CSU-credentialed teachers will have met the highest standards established by the

California Standards for the Teaching Profession.

- Initiation of a pilot project that offers school districts a warranty with each credentialed teacher.

- A commitment to credential 3,000 additional teachers each year beginning by the year 2000.

- Significant steps, including high school diagnostic testing, to help reduce

the need for remedial education in the CSU. In addition to the above reforms, the CSU has created two innovative programs designed to help meet the state's growing demand for qualified teachers.

CalStateTEACH, which begins operations this fall, is a non-traditional program targeting the thousands of emergency permit elementary teachers

currently teaching in California schools. Using the latest technology (including the Internet, video, audio and print materials), this program will deliver high quality teacher education directly to these emergency credentialed teachers who are unable to attend a campus because of their teaching schedules, family obligations or remoteness from a college campus. Upon completion of this 18-month program, these dedicated teachers will be fully credentialed. More information on CalStateTEACH is available via a toll-free hot line — 1-877-CALSTATE — or through its Web site at www.calstateteach.net.

The second of CSU's innovative programs is designed to encourage and recruit people of all ages, ethnicities and professional backgrounds to become teachers. The California Center for Teaching Careers — CalTeach — is an information, referral and recruitment center for individuals interested in becoming teachers. CalTeach can be accessed via its toll-free number — 1-888-CALTEACH — or through the Internet at www.calteach.com.

Guaranteeing student access and expanding and improving teacher education programs are essential to California's future. But, they must go hand in glove with accountability and maintaining the highest academic standards.

If the CSU's 23 universities are to continue to attract and retain the best possible teachers, the faculty must be compensated fairly and at levels competitive with similar institutions nationwide. The faculty are directly responsible for the success of our students and the quality of our universities. It is essential that we invest in them by working to close the salary gap that exists between CSU faculty and the faculty at comparable institutions.

Just as the CSU presidents and administrators are rewarded based on performance, the faculty must also be accountable to the people of California who help fund this highly regarded institution. One way the CSU is showing its commitment to accountability is an expansion of the university's pay-for-performance program. The CSU believes excellence is encouraged when superior performance is rewarded.

Just as good teachers are the foundation of a quality education, an educated and skilled workforce is at the core

JUNE 1999



Sure savings. Fly Like an Eagle.™



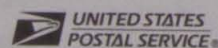
Save up to 65% over 2-day services*



What's Your Priority?™ <-

Introducing
Delivery Confirmation
for Priority Mail.™

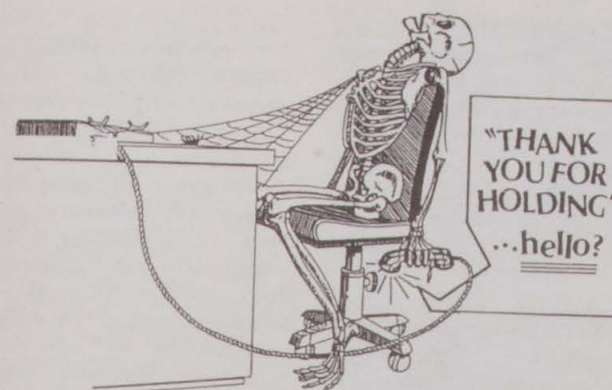
Now you can ship important packages in 2-3 days starting at \$3.20 and confirm delivery for just 35¢ extra. For your free Priority Mail starter kit, call 1-800-THE-USPS, ext. EP1025.



www.usps.com

*Savings based on rates for Priority Mail™ starting at \$3.20 for up to 2 lbs. with 35¢ extra for Delivery Confirmation vs. 2-lb. published rates for FedEx 2Day™ from \$7.50 to \$10.50 and UPS 2nd Day Air® from \$7.50 to \$11.50. Priority Mail average delivery of 2-3 days. ©1999 United States Postal Service

JUNE 1999



Your company may not leave callers 'on-hold' this long..... But any time 'on-hold' can seem like an eternity, unless you provide them with valuable information that can help them make informed decisions about doing business with your company.

Little Bear Enterprises

1-714-899-9310

Contact Teddy

"Helping people create a better future"

CLASSIFIED ORDER FORM

FAX 909-391-3160

FAX or MAIL

DISPLAY RATES: \$70/inch; 1" min. LINE RATES: \$11.65/line; 6 lines min. Avg. 30 characters/line. Frequency discounts available for BOTH display & line. CONFIDENTIAL BOX CHARGE: \$25/insertion. Box # will be assigned by the publisher. Business card ads can be purchased at a flat rate of \$150. Fill out form below in full. Use additional sheet of paper for ad copy if needed. Type or print clearly. All ads must be pre-paid - no exceptions. Send check, M.O., VISA, or M/C. Deadlines: 20th of the month preceeding date of issue.

Category: _____

Ad Copy: _____

Date(s) of Insertion: _____

Name: _____

Company: _____

Address: _____

City, State: _____

Credit Card #: _____

Exp. Date: _____ Phone: _____

To Mail This Form, Send to:

INLAND EMPIRE BUSINESS JOURNAL

8560 Vineyard Ave., Suite 306

Rancho Cucamonga, CA 91730

Phone orders also accepted - Call (909) 484-9765

Faces in Business



Lani Stewart

Administaff

Administaff, one of the nation's leading professional employer organizations, recently announced the addition of Lani Stewart to their team of experienced consultants. Lani, who accepted the position of business consultant in their Ontario office, will play a key roll in helping growth-minded, small- to medium-size

businesses take their company to the next level with Administaff's Personnel Management System. Lani has a significant background in dealing with entrepreneurial companies, having previously been associated with Ernst & Young, LLP as the director of business development and program manager for the Entrepreneur of the Year® awards. Lani will also be responsible for developing strategic alliances between entrepreneurs and business leaders throughout the Southern California area.

Shaheen Morales

Riverside Convention Bureau

The Riverside Convention Bureau promoted Shaheen Morales to sales manager. Since 1996, Morales has been employed by Entrepreneurial Hospitality Corporation, which manages the Riverside Convention Center and the Riverside Convention Bureau, respectively. In her new position, Morales will assist groups of all sizes with event planning.



Dr. Steven C. Reiner

Pomona Valley Hospital Medical Center

Steven C. Reiner, M.D., was appointed vice president of medical staff affairs at Pomona Valley Hospital Medical Center. Dr. Reiner brings 17 years' experience in medical management helping him to serve as liaison between hospital administration and medical staff. He is responsible for utilization and

quality management, medical education, the medical library and the medical staff office.

Richard Nikum

Trimark Pacific Homes

Trimark Pacific Homes named Richard Nikum as director of development for The Corona Valley, a 310-acre, master-planned community. Prior to joining Trimark, Nikum served as director of forward planning with Kaufman & Broad's greater Los Angeles division. He was also director of land development with Lewis Homes of Nevada and a development manager with the Irvine Company.



continued on page 40

continued on page 45

A voice enveloped in beauty

For song stylist PaTrisha Singleton, singing is like breathing — it's something you can't NOT do.

Singleton wowed the attendees at the 1999 Women & Business Expo in Riverside with her amazing three-octave-plus voice, her commanding stage presence, and a delightful dose of charisma. Showing refreshing versatility, she performed selections from all



PaTrisha Singleton

over the musical map. Her eclectic and varied repertoire had something to please everyone, and please them she did.

The singer used her three decades of musical experience to excellent effect, proving her voice to be an instrument of pure emotion.

The Riverside resident, who lived in Selma, Ala., until she was a fifth grader, has a voice enveloped in beauty. She shares that voice in public and private engagements throughout the Inland Empire and surrounding area.

One of Singleton's first inspirations to follow the musical path came when a teacher sent a note home to her mother indicating Trish's vocal talent, and suggesting that she take singing lessons. She hasn't stopped singing since.

In 1971, Singleton responded to a casting call and won a singing role in the popular musical "Jesus Christ Superstar," touring nationally with the group.

Singleton doesn't confine herself to just one or two musical styles. She is perfectly comfortable performing jazz, pop, ballads, classical, inspirational and gospel music. And she can make herself understood to most any audience anywhere in the world, because she speaks (and sings) French, German, Italian, Spanish, and English.

For bookings, call Dwight Osborne at 909-849-2363.

—by Steve Elliott

1999 Women & Business Expo

by Steve Elliott

The Women & Business Expo 1999 is now one for the history books, and it leaves in its wake almost 1,200 area businesswomen who now have fresh new ideas about running their businesses and their lives.

The Expo, held on May 21 at the Riverside Convention Center, was dedicated to the enhancement of women's personal growth and business opportunities in the Inland Empire. It was the ninth annual gathering of its kind held by the *Inland Empire Business Journal*.

The event brought together professional women who learned, shared ideas and established relationships with other professionals.

The varied crowd drawn by the Expo included women with dreams of starting their own business, of moving up in the corporate world, of expanding an existing company, or women simply determined to improve upon their personal leadership and development skills.

Keynote speakers for the event were Dr. Susan Forward, Diahann Carroll, and Arianna Huffington.

Dr. Susan Forward, the first keynote speaker, is an internationally renowned therapist, lecturer and author of several books including the 1986 number one bestseller "Men Who Hate Women and the Women

Who Love Them." Dr. Forward held the crowd spellbound with a presentation based largely on her latest book, "When Your Lover Is A Liar: Healing the Wounds of Deception and Betrayal," which she co-wrote with Donna Frazier. Forward has hosted ABC Talk Radio for five years and has made more than 300 TV appearances.

Actress and fashion designer Diahann Carroll was greeted with a standing ovation when she took the stage. The legendary Golden Globe and Tony Award winner and Emmy, Grammy and Oscar nominee delivered a moving speech on breast cancer, rendered all the more poignant since Carroll is herself a breast cancer survivor. She became the first black actress to star in her own TV series, "Julia," in the late 1960s, and later appeared in "Dynasty" and "A Different World." She has also starred in Broadway plays such as "No Strings" (for which she won the Tony Award) and "Sunset Boulevard," and motion pictures such as "Eve's Bayou." Two years ago, Carroll launched her own Signature Brand fashion collection. She has received numerous awards for her civic and humanitarian work, including the Black Woman of Achievement Award.

Arianna Huffington, nationally syndicated columnist and author of seven books, was the final keynote

speaker. A graduate of Cambridge University with a master's degree in economics, Huffington achieved international acclaim with her book "Maria Callas: The Woman Behind the Legend." Her monograph "Picasso: Creator and Destroyer" was the basis for the 1994 film "Surviving Picasso" starring Anthony Hopkins. Arianna has appeared on television shows including "Good Morning America," "Crossfire," "Firing Line," "48 Hours," and the "Today" show. Huffington's syndicated column appears in major newspapers including the *Los Angeles Times*. She is



a Resounding Success

active in conservative politics and serves as a consultant and advisor to Republican Party leaders. Her latest book, "Greetings from the Lincoln Bedroom," has just been released.

Other distinguished guests and speakers included California First Lady Sharon Davis (wife of Gov. Gray Davis) and Laila Ali, daughter of boxing legend Muhammad Ali. Davis regaled attendees with the inspiring story of how she built a successful business after starting her professional career as a flight attendant. Ali brought the message that "You, as women, can do anything you want to do." Exhibiting her famous father's unbridled confidence, the 21-year-old Ali has decided to follow in his footsteps by becoming a professional boxer.



Lynn Smith, vice-president of City National Bank, has served as mistress of ceremonies at the Women & Business Expo for the past three years. In her professional life, she is responsible for sales and marketing of the Inland Empire region, dividing her time between the Ontario and Riverside commercial banking centers. Smith has been extremely active in civic, community, and professional organizations, and in 1994 and 1995 won the Award of Achievement presented by the *Inland Empire Business Journal* for furthering the advancement of women and business. She lives in Hacienda Heights with her husband Doug. They are the parents of two adult children and an adorable baby grandson.

Keynote sponsors for the event were Loma Linda University Medical Center and the Toyota Dealers Association of Southern California. Bank of America was the official sponsor; and corporate sponsors were AppleOne Employment Services and Inter Valley Health Plan.

Program patrons included National University, Walters Auto Sales, AT&T Wireless, Patton's Office Furniture Solutions, and Citizens Business Bank.

Photos on left featuring:

Top: Opening act for women in the new millennium by William J. Anthony;

Bottom: Keynote speaker Arianna Huffington, nationally syndicated columnist and author;

Photos on right featuring:

Top: Keynote speaker Dr. Susan Forward, therapist, lecturer and author;

Middle: California's First Lady Sharon Davis, telling the inspiring story of how she built a successful business;

Bottom: Laila Ali, daughter of boxing legend Muhammad Ali.



Montclair High School Mariachi Band Entertains at Women & Business Expo

The Montclair High School Mariachi Band was a big hit at the Women's Business Expo '99 at Riverside recently, enlivening the crowd with their sunnily infectious Latin rhythms.

The band, under the tutelage of Thomas Garvin, director of bands, and Andres Garcia, mariachi program coordinator, was formed two years ago. It has since been featured in local parades, city functions, grand openings, and other performances. The group has grown from 12 members in 1995 to more than 25 today.

This year the band hosted their second annual Mariachi Festival, which also featured five other mariachi bands ranging from elementary students to professional musicians. More than 500 attendees enjoyed a four-hour concert, capped by a grand finale featuring all the performers.

This summer the Montclair Mariachi Band will host a free, week-long Summer Music Camp for elementary through college level students. The goal is to promote the history, traditions, and playing techniques of the mariachi.

"The Mariachi Band of Montclair High School is more than just a class," said Director Thomas Garvin. "It has become a vital link to the community. Because of the vision and collaborative efforts of the teachers, staff, school administration, city officials, and most importantly, the community of Montclair, this dream has become a reality.

"Programs like this remind us of what is right in public education. By working together in a rich collaborative environment, everyone wins," Garvin said.

—by Steve Elliott

The Blue Family Shares 'Heavenly Joy'

by Steve Elliott

Hearing the musical Blue family perform can definitely take your blues away.

Apple Valley's Sylvester and Sylvia Blue and their children Heather, 21; Angel, 16; and James, 12, have been singing and performing together as a family for four years now, but music has always been an important part of their lives.

"I always sang in church," Sylvester said. "I directed an a cappella church choir, and I met my wife, Sylvia, in church; we both grew up in Cleveland, Ohio, and attended the same church there." Sylvester and Sylvia have been making beautiful music together for almost a quarter century now, having first performed in 1975.

In addition to gospel, they perform country, classical, and contemporary music in their shows. Their performances are enjoyed by church and other groups throughout the United States and in many countries overseas.

The family has taken their brand of musical happiness all over the globe, visiting and performing in Israel, Korea, England, Scotland and Wales. They are currently planning a tour of the Eastern United States which will take place this July and August, and have plans to return to Israel in the fall.

Sylvester says he was inspired and motivated by such operatic masters and Mario Lanza and Enrico Caruso. "They motivated me

to study voice," Sylvester said. His musical ambitions took him to the Cleveland Conservatory of Music, where he learned to channel his abundant natural talent in a trained

Mercy On My Soul," specifically for Blue and his family to perform. "We became so close he seemed like he was my father," Sylvester said.



The Blue family.

and productive fashion.

Sylvester recommends formal training to young aspiring singers. "One of the biggest things is to study voice," he said. "Sight reading is very important to me."

Sylvester's talent and training led him to such prestigious venues as Constitution Hall. He also performed for the presidential campaigns of candidates Alan Keyes, Pat Robertson, Jack Kemp, and Dan Quayle.

It has also led to friendships with such performing greats as Roy Rogers and Dale Evans. Rogers even wrote a song, "Lord Have

Sylvester and Sylvia have also performed at Hall of Fame induction ceremonies for Jesse Owens, Bob Hope, and many others, and through their involvement with the High Desert Opportunities program in Victorville, met NFL heroes Terry Bradshaw and Joe Theisman.

Sylvester, a multi-instrumentalist, sings and concentrates instrumentally on the bass guitar, while Sylvia is an accomplished vocalist and keyboardist.

Musical talent may well be genetically determined, because all three of the Blues' children seem to have inherited the knack for both

singing and playing. The children's musical talent has been honed by Sylvester, who has given all of them voice and instrumental lessons.

Heather, who has performed in show choirs at Disney World and Disneyland and has appeared on television station KCET, sings, plays bass guitar, and is a talented harp player as well. Angel is a gifted opera singer (having recently performed at Cal State L.A. in the opera "Alcina" by the classical composer Handel) as well as a saxophonist, bass guitarist, and classical pianist. Both Heather and Angel have performed on the Trinity Broadcasting Network. Twelve-year-old James plays drums, saxophone, and sings.

In addition to their musical performances, the Blues find time to conduct Torah and Bible seminars. "The big thing is to have faith in God," Sylvester said. "We feel that God has given us talents to sing, so that we might testify to His realness."

The Blue family's compact disc, "Heavenly Joy," recorded in 1998, is currently available from Sylvester Blue, P.O. Box 2947, Apple Valley, CA 92307; telephone number 760-240-0469.

Sylvester and Sylvia Blue look back at their fruitful and rewarding lives with appreciation, and look to their bright future with faith and excitement. "It's really been interesting, and we aren't done yet," Sylvester Blue says with a smile.

BANKING

I.E. Banks Healthy, Sheshunoff Figures Show

The quarterly Sheshunoff Information Systems Bank and S&L Report provides an analysis of the overall performance of financial institutions across the United States. The latest report, released in late May, covers the final quarter of 1998. It shows that most local institutions continue to perform well, with several exhibiting improvement over the last report.

Sheshunoff ranks local banks and S&Ls according to a percentile system, comparing their current health against five-year industry trends and is based on a distribution curve. It is intended to give consumers a view of a bank's condition with regard to others in its peer group. A rating of 50 means that about 50 percent of institutions rank higher.

However, the closer to the extremes of the scale, the greater the disparity, so a rating of 65 puts an institution ahead of 75 percent of its peers. A rating of 76 or better puts a bank in the top 10 percent.

The following list is the Inland Empire Sheshunoff bank ratings:

Sun Country (Apple Valley), 16; First Mountain (Big Bear), 27; Fallbrook National, 47; Valley Independent, 34; Citizens Business, 52; Golden Pacific, 19; Foothill Independent, 36; Palm Desert National, 52; Vineyard National (Rancho Cucamonga) 26; Redlands Centennial, 40; Inland Community, 11; Business Bank of California, 41; Rancho Bank, 28; Temecula Valley, 46; North County (Escondido) 73;

Bank of Hemet, 55; Valley Merchants (Hemet), 66; Canyon National Bank (Palm Springs), 21; Upland Savings, 33; Desert Community (Victorville) 56; Monument National (Ridgecrest) 0; Mojave Desert Bank, 25; Community Bank, Pasadena, 47.

The S&L ratings:

PFF Bank & Trust, 54; Hemet Federal Savings, 34; Mission Savings (Riverside) 48; Provident Savings Bank (Riverside) 55; First FS&LA-San Bernardino, 23; Life Bank (San Bernardino), 61; First FS&LA of San Gabriel Valley (West Covina) 23.

The ratings do not reflect current quarter performance, but are a starting point to evaluate a bank's health.

REIT Swallows Five Ontario Warehouses

ProLogis, a major real estate investment trust (REIT) has purchased the 1.5 million square foot industrial portfolio of Prudential Real Estate Investors. The properties are all located in Ontario.

Both parties in the sale were represented by Darla Longo, vice president of CB Richard Ellis.

The five-building group features Class A distribution space and is ideal for loading and trailer storage. Among the tenants are Best Buy, Galoob Toys, Skechers shoes and others.

ProLogis operates nearly 1,500 distribution centers throughout North America and Europe.

At National University, technology means business.



Business depends on technology. Which is why National University graduates hold key positions in the field of high technology. We offer state-of-the-art programs in everything from information technologies to computer science. For the careers of tomorrow, call us or visit us on the internet today.

- Flexible course schedules
- One-class-a-month format
- Close and convenient locations
- Techno-savvy faculty
- Huge demand for graduates

On your terms. On your timetable. On your way home.

1-800-NAT-UNIV Ext. 125 www.nu.edu/catalog/somt

Financial aid available. Accredited by WASC and NLN, approved by CTC, member AACSB and AACTE. A non-profit institution which does not discriminate on the basis of race, national origin, sex, handicap, age or veteran status.

NET003E

Incorporate Now

You can now incorporate in any state, including name reservation, by phone, fax, or Internet. Think of it. In less than 7 minutes, your small business can be enjoying big business benefits. Call now.

50 State Incorporations

- Complete Services
- Low-Cost Guarantee
- Guaranteed Workmanship



Laughlin Global, Inc
www.laughlin-global.com
888/770-0400

Save Forever

Self-employed?
You pay a 15.3% tax.
INCORPORATED?
You can pay ZERO...

Make over \$50,000?
You've hit the 28%
bracket.
INCORPORATED?
Pay only 15%...

Count the savings!



Personal.

350 Terracina Boulevard • Redlands, California 92373 • (909) 335-5500



Healthcare the way it should be.™

At Redlands Community Hospital, we're widely recognized for the kind of personalized, attentive care that is most often associated with a community hospital. That's one reason why so many people, including new moms, choose us for their healthcare.

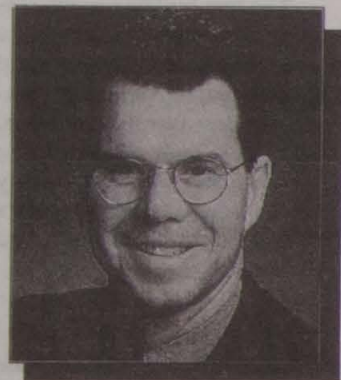
Visit our Website
www.redlandshospital.com

BANKING

ADVERTORIAL

THE NEW BANK OF AMERICA FOCUSES ON SERVING ITS VALUED INLAND EMPIRE CUSTOMERS

Earlier this year, the new Bank of America began its transformation in becoming the premier bank across the United States. With last year's merger with the old NationsBank now complete, Bank of America's main focus is to deliver excep-



Liam E. McGee

tional product and service to all of its customers through different delivery channels that offer choice, convenience and value.

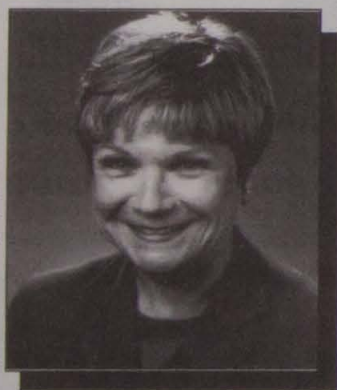
According to Liam E. McGee, president, Bank of America, Southern California, the Inland Empire represents a very important market. "Communities in and around Riverside and San Bernardino represent some of the state's fastest growing areas," said McGee. "With over 4,500 associates living and working in these areas, Bank of America supports the regional economy by providing jobs, paying taxes, and occupying commercial space. Our associates also make a strong contribution. After all, they buy from local stores and pay taxes too," adds McGee.

Bank of America, with 87 banking and in-store centers and 313 ATMs in both counties, serves more than 500,000 customers who maintain approximately \$4 billion in both savings and deposit volumes. That's financial strength, says Leigh

Cross, senior vice president and regional manager for the bank's Southeastern Region. "We serve more customers each day than any other financial institution in the area," said Cross. "Our customers can obtain personal credit for education, home improvements, new cars, appliances, vacations, etc., simply by coming into one of our banking centers or applying by telephone or through our online home banking service.

"With the introduction of our new Premier Banking Program, many customers can call a relationship manager to help assist them with many banking services. Our focus will continue to be on our clients and how we can better serve them each and every day," adds Cross.

Bank of America also serves local small businesses, which is a vital economic sector of this region. Today, the bank has over \$852 million in credit-line commitments to area middle-market corporate customers.



Leigh Cross

Additionally, as the nation's biggest lender in the Small Business Administration guaranteed loan program, Bank of America has more than \$20 million in SBA and other government guaranteed small business loan commitments in Riverside and San Bernardino counties.

For 80 years, Bank of America has been a leader in underwriting notes and bonds. Today, it is among the top 10 underwriters for municipal notes and bonds in the nation. Since 1913, Bank of America has originated, underwritten or participated in California state and/or municipal notes and bonds. During the past three years, the bank underwrote or placed issues for California state/municipal



Barbara Robinson

agencies totaling more than \$29 million, including \$9 million each, to the Rialto and Moreno Valley Unified School District TRANS two years ago.

Twenty-five years ago, Bank of America introduced "private banking" to its customers, focusing on building and preserving the wealth of individuals and families. Today, with \$120 billion in assets, the bank's private banking arm is the largest in the U.S. Private banking clients are individuals and families with a net worth of more than \$1 million, excluding their primary home, or more than \$1 million in assets to invest.

The bank also supports local charities through its foundation. The Bank of America Foundation contributes financial assistance to nonprofit institutions and organizations that enhance the quality of life and

promote public interest in the areas where the company conducts business. The foundation makes contributions to programs that focus on education, community development, culture and the arts, and health and human services.

According to Barbara Robinson, executive vice president and regional manager for the bank's Los Angeles region, "the foundation is one of the largest philanthropic foundations in the United States.

"At Bank of America, our philosophy begins with the belief that it is our responsibility to be the best corporate citizen and to help enhance the quality of life in our communities," Robinson said. In the past three years, the foundation has granted over a half a million dollars to more than 100 different organizations serving the Inland Empire.

Robinson, who resides in the area, says it's great to be able to see the dollars working in her own community. "Having direct responsibility for grant funding requests, representing areas including the Riverside, San Bernardino, San Gabriel, Pomona and Palm Springs communities, it allows me to see first-hand how our dollars really do make a difference," adds Robinson.

With so many changes taking place in the financial industry these days, it's reassuring to know that the new Bank of America hasn't forgotten the most important piece of the puzzle. "Our customers are our greatest single asset," said McGee. "We want to win their confidence by doing what's right. We want to exercise leadership in the Inland Empire and throughout Southern California. We want to be the people who make banking work as it's never worked before."

**You're on a first name basis
with your accountant, your
lawyer and your supplier.**

What about your banker?



Pat Toumayan
Business Sales Officer
(909) 781-1461

Sara Quinteros
Business Development Officer
(909) 781-1484

Julie Goode
Business Sales Officer
(909) 865-8077

Mina Ouellette
Business Development Officer
(909) 781-1472

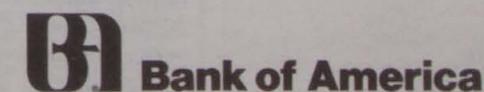
Mary Mendonca
Business Banker
(909) 781-1492

Cathy Chuck
Business Banker
(909) 781-1491

The business resource

We'd like to suggest an addition to your inner circle. A business banker from Bank of America. An entrepreneurial thinker like you who can use the considerable resources of Bank of America to help grow your business.

All things considered, isn't it time you explored your Inland Empire inner circle?



www.bankamerica.com

BANKING

ADVERTORIAL

The Human Side of Technology

by Sal Curasi, PFF Bank and Trust

The '90s have seen a technological explosion — particularly in the computer industry.

As we end this decade and approach the new millennium, it's no wonder we've heard a lot about the year 2000 bug.

Also known as Y2K, the term "Year 2000 Bug" refers to computer programming originally designed with a two-digit field to record the year - "99" for 1999, for example. When the calendar changes to 2000, some systems, particularly those designed in the '60s, may recognize the year "00" as 1900. This could result in computer glitches.

Business and industry have been quietly, and quite calmly, planning for Y2K for a number of years now. Computer programming is no piece of cake, so there are additional issues surrounding year 2000. People need clear and accurate information regarding the

big event and, happily, there is plenty of it available. The President's Council on Year 2000, for instance, provides a toll-free Y2K information number: 1-888-USA-4-Y2K, to update callers on the progress of major industries, utilities and banking relative to year 2000. Those comfortable with the Internet can find additional information by accessing www.year2000.com.

PFF Bank & Trust (PFF), the largest saving & loan with headquarters in the Inland Empire region of California, believes that year 2000 is more than a computer issue — it's a people issue.

Getting the word out on Y2K makes all the difference in dispelling rumors and fostering readiness. This is why PFF's president and CEO, Larry M. Rinehart, recently sent a personal message to the bank's 85,000 households. In it, he updated customers on PFF's Y2K readiness plans and progress. Echoing

continued on page 48



WISE ABOUT MAIL

Five years ago our eagle was born into a slow but simple postal system. He learned ways to speed up mail, and to cut through postal regulations to make an effective mailing.

Many postal changes later, our eagle is still growing in wisdom. Often times, smarter than the Post Office.

If you need help with a mailing from 5,000 to 5 million pieces, we can serve you.

We will help sort through the maze of postal regulations, to save you the most money possible.

We serve businesses that mail newsletters, catalogs, or any other type of mail. Our customers benefit from experience we have obtained from working with the Post Office.

Let our wisdom help you work smarter not harder.



**Southern California
Bindery & Mailing Inc.**

10661 Business Dr., Fontana, 92337

(909) 829-1949

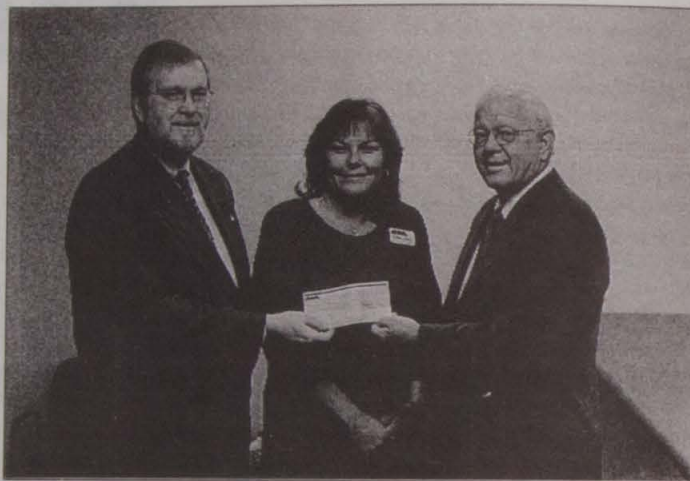
FAX (909) 829-1959

Foothill Independent Bank Donates Cash to Assist Home Buyers

Foothill Independent Bank has donated \$10,000 to assist low- and moderate-income home buyers in achieving home ownership.

The charitable contribution, paid to Rancho Cucamonga-based Housing Action Resource Trust (HART), will be used to assist prospective home buyers who qualify to purchase homes but need assistance in making a

nationally. Its down payment assistance program has helped more than 1,100 Southern Californians purchase homes in the past six months alone. HART also provides rental housing and acquires and rehabilitates housing units in blighted areas, providing job training in the rehabilitation of the units and offering refurbished homes to first-time home buyers.



(l-r) Frank Williams, Chairman, Housing Action Resource Trust, receives a check for \$10,000 from Debbie Davis, Community Redevelopment Act (CRA) Officer, Foothill Independent Bank; and George Langley, President and Chief Executive Officer, Foothill Independent Bank.

down payment. The contribution will also be used to help provide home-ownership education classes, which are required for those receiving assistance.

HART is a non-profit charitable housing corporation, which assists home buyers throughout Southern California as well as

"It's good business to give back to the county, and Foothill Independent Bank is well known for its charitable assistance," said HART Chairman Frank William. "These funds will help more families achieve their dream of home ownership, and that's good for all of us."

DeMallie Among New CBB Hires

Former Bank of America and Community Bank executive Bob DeMallie has been hired by Citizens Business Bank as vice president and banking officer for the firm's Ontario Airport Office. He brings more than 20 years of banking industry experience to his new post. DeMallie is a graduate of Southern Methodist University's School of Banking.

DeMallie ran unsuccessfully last November for the 61st Assembly District and is past president of the Cucamonga School District Board of Trustees.

CBB has also appointed Verona Chion as a real estate loan officer and Melinda Berning to its credit analysis department.

BANKING

CVB, Orange National Announce Merger

by Steve Elliott

CVB Financial Corporation, Ontario-based parent company of Citizens Business Bank, will acquire Orange National Bancorp in a merger agreement announced May 18. The agreement provides for Orange National Bancorp to merge with and into CVB Financial Corp., and for Orange National Bank to merge with and into Citizens Business Bank. CVB Financial and Citizens Business Bank will represent the continuing operation.

The transaction, subject to shareholder and regulatory approval, is expected to be completed in the third quarter or early in the fourth quarter of this year.

According to D. Linn Wiley, president and chief executive officer of CVB Financial Corp., the merger will have a number of distinct benefits:

"It will provide a better scope of products and services to both our customers and theirs," Wiley said. Asset management, international services, and significantly broader cash management services will become available to Orange National's customers, and Orange National's outstanding SBA loan program will be available to Citizens Business Bank customers, according to Wiley. "We are delighted to be able to bring all these additional resources to the customers of both banks," Wiley said.

"Our larger lending capacity will be able to accommodate their cus-

tomers whose businesses are growing," Wiley pointed out. "Also, their six offices are the perfect complement to our 24 offices, allowing us to expand southward into Orange County." With two Citizens National offices already in operation in Orange County, the addition of Orange National's offices will bring the number of CVB-operated banks in Orange County to eight.

In addition to the benefits to customers, the merger will bring benefits to employees of the company as well, according to Wiley. "With a larger organization, we can provide more opportunities for our staff," Wiley said. "We are delighted to have this opportunity to associate with an outstanding banking organization, and to increase our presence in Orange County. Orange National Bank is an excellent complement to our existing franchise and our business and professional banking strategy."

"We see this as a very positive development for both our stockholders and theirs," Wiley said. The agreement provides that the shareholders of Orange National Bancorp will receive one and one-half shares of CVB Financial Corp. for each share of Orange National Bancorp stock. The merger will be accounted for as a pooling of interest for accounting purposes.

The agreement gives CVB Financial the option to purchase up to 19.9 percent of Orange National Bancorp's stock if the bank is purchased by a third party.

Under the merger plan, Kenneth J. Cosgrove, president and chief executive officer of Orange National Bancorp and its principal subsidiary, Orange National Bank, will become senior vice president and Orange County regional manager for CVB.

"Our board of directors is pleased to join with Citizens Business Bank. They are a premier performing bank with an outstanding record of serving their customers," Cosgrove said. "Citizens Business Bank will be an outstanding addition to the Orange County business community."

"We feel that this brings great opportunity to our shareholders, employees, and clients," Cosgrove told the *Journal*. "This provides exceptional growth opportunities. Our customer base will be exposed to significantly expanded services and borrowing opportunities, our employees will benefit from being part of a larger organization, and our shareholders will have the opportunity to

see greater benefits as well."

"It's a tremendous opportunity for us to increase our presence in Orange County and expand our capacity to address the needs of our customers there," CVB's Wiley added.

Citizens Business Bank has 24 offices located throughout the Inland Empire, San Gabriel Valley and North Orange County. CVB Financial Corp. had total assets of \$1.53 billion, total deposits of \$1.17 billion, total loans of \$698.8 million and stockholders' equity of \$117.5 million as of March 31. It is the largest bank with headquarters in the Inland Empire region of California.

Orange National Bank has six offices located in Orange, Laguna Hills and Laguna Beach. The bank had total assets of \$279 million, total deposits of \$252 million, total loans of \$146 million and stockholders' equity of \$24.1 million as of March 31.

PROFESSIONAL WOMEN'S ORGANIZATIONS



- ☐ Professional Women's Roundtable (PWR) Chapter of the National Assn. for Female Executives: Robbie Motter, Exec. Dir., 909-679-8048.
- ☐ National Association of Women Business Owners (NAWBO): Katherine Boeckeler, President, 909-590-6578.
- ☐ Executive Women International, Inland Empire Chapter: Rebecca Sawyers, 909-799-1999.
- ☐ American Business Women's Association, San Bernardino Chapter: Patricia Heacock, 909-427-1839.
- ☐ American Business Women's Association, Redlands Chapter: Terry Brown, 909-793-1131.
- ☐ Women to Women Networking Group, Inland Empire: Patricia Heacock, 909-427-1839.
- ☐ Colton Business & Professional Women: Estella Aboytes, 909-794-3633.
- ☐ Professional Women of Redlands: Theresa Lantz, 909-796-7419.
- ☐ East Valley Professional Women's Network: Terry Brown, 909-793-1131.
- ☐ Rialto Business & Professional Women: Janetta Anderson, 909-877-0625.
- ☐ Yucaipa Christian Business & Professional Women's Council: Sharon Orr, 909-820-2080.
- ☐ Women Entrepreneurs Network: Marcy Musselman, 909-789-8417.
- ☐ Womens Referral Service: Carrie Nishikawa 909-920-1403.

RIVERSIDE • COUNTY'S • CREDIT • UNION

Fast Answers
for
Quick Cash

WHEN YOU NEED MONEY FOR A NEW OR USED VEHICLE, HOME IMPROVEMENT OR ANY TYPE OF PURCHASE, YOU WANT IT FAST. THAT'S WHY AT RIVERSIDE COUNTY'S CREDIT UNION, YOUR NEXT LOAN IS JUST A PHONE CALL AWAY. SO IF YOU'RE THINKING ABOUT A LOAN FOR ANY REASON, TALK TO THE PEOPLE WHO WILL GIVE YOU ANSWERS THE SAME WAY YOU LIKE TO HEAR THEM...QUICKLY.

www.rccu.org

**Riverside County's
Credit Union**

Anytime Loan Line •
1-888-883-RCCU
24 hrs/day • 7 days/week

Riverside • Corona • Hemet • Indio • Rancho Mirage • Moreno Valley



Top Savings & Loans and Federal Savings Banks

Serving the Inland Empire - Ranked by Total Assets as of December 31, 1998

| Bank Name Address City, State, Zip | Total Assets (\$000)/ % Change Since Dec. 1997 | Total Loans (\$000)/ % Change Since Dec. 1997 | Total Nonperforming Loans (\$000)/ % Change Since Dec. 1997 | Total Nonperforming Loans as a % of Gross Loans | Core Capital as a % of assets | Top Local Executive Title Phone/Fax E-Mail Address |
|--|--|---|---|---|-------------------------------------|--|
| 1. Downey Savings & Loan Assoc., F.A. 3501 Jamboree Rd. Newport Beach, CA 92660 | 6,270,419 7.4 | 5,765,219 8.4 | 27,419 -47.4 | 0.41 | 6.83 | Daniel D. Rosenthal President/CEO (949) 509-4400/725-0618 downeysavings.com |
| 2. Hemet Federal Savings & Loan 445 E. Florida Ave. Hemet, CA 92543-4244 | 1,021,599 -3.92 | 616,621 3.81 | 6,960 212.95 | 1.12 | 6.59 | Richard S. Cupp President/CEO (909) 658-4411/925-5398 corpinfo@hmetfed.com |
| 3. Mission Savings & Loan, AFA 4860 La Sierra Ave. Riverside, CA 92505 | 47,462 -3.5 | 41,426 5 | 12 0 | 0.03 | 7.17 | Donavon Ternes President/CEO (909) 359-4700/359-3029 |
| 4. LIFE Bank 10540 Magnolia Ave., Ste. B Riverside, CA 92505 | 374,516 8 | 337,304 8 | 7,544 47 | 2.24 | 7.29 | Daniel L. Perl Chairman/CEO (909) 637-4000/637-4428 |
| 5. Jackson Federal Bank 599 N. "E" St. San Bernardino, CA 92401 | 118,771 15.4 | 72,861 7 | 375 -5.8 | 0.51 | 5.89 | D. Tad Lowrey Chairman/CEO (909) 383-2200/889-7858 |
| 6. California Federal Bank-Region 13 14808 Pipeline Ave., Ste. 101 Chino Hills, CA 91709 | 54,812 74.8 | na | na | na | na | Debra Harner Regional Director (909) 393-6471/393-5259 |

N/A=Not Applicable WND=Would Not Disclose na = Not Available. The information above was obtained from the companies listed. The following banks declined to submit information for listing: First Federal Savings & Loan, Provident Savings Bank, FSB and Western Financial Bank. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave. Suite 306, Rancho Cucamonga, CA 91730-4352. Researched by Jerry Strauss. Copyright 1999, Inland Empire Business Journal.

The Book of Lists available on Disk, Call 909-484-9765 or Download Now from www.TopList.com

Keeping teachers...

continued from page 30

of a healthy state economy. The CSU educates more than half of all Californians seeking a university degree, and more computer scientists and engineers than all other California universities and colleges combined. Offering a broad array of degree pro-

grams in disciplines which are critical for the knowledge-based job market of the 21st century, CSU's commitment to innovation, access, quality and accountability will afford students the opportunity to improve their quality of life, while ensuring California's workforce is qualified for the jobs of tomorrow.

Bank of America: involved in the communities it serves

Bank of America continues its tradition of involvement in the communities it serves with recent donations, scholarships and dedications.

The bank recently announced that it would contribute \$86,000 to nine different United Way organizations throughout Riverside and San Bernardino counties in 1999.

In the academic arena, it has already awarded scholarships totaling \$28,000 to 32 Ontario-area high school seniors as winners and finalists in its annual academic competition.

Bank of America also was recently honored and helped celebrate the historic monument dedication of Corona's oldest hotel, The Hotel Del Rey, longest known as the Victoria Hotel.

Speaking of the funds the bank is contributing to United Way caus-

es, Liam McGee, president, Bank of America, Southern California, said "This money represents our corporate giving to United Way organizations throughout the two counties. We expect another successful campaign and look forward to supporting programs and services that are needed throughout the Inland Empire."

According to Ray Humphrey, president of United Way Inland Valleys, Bank of America's generosity and commitment to the community is long-standing. "Bank of America continues to be the corporate leader and one of the largest contributors to United Way organizations across America," Humphrey said.

The 32 students who won the

continued on page 55

MANAGER'S BOOKSHELF

A Journey Through American Corporate Development

"New World, New Rules: The Changing Role of the American Corporation," by Marina N. Whitman; Harvard Business School Press, Boston Massachusetts; 1999; 257 pages; \$29.95.

Long, long ago in a galaxy far, far away (about 1950 in the USA), corporate executives made special efforts to assure that their corporations were perceived as good corporate citizens. First and foremost, there were to be good jobs, reasonable work hours, decent pay, and good fringe benefits. There might even be a perquisite or two, like a company car, or executive dining room. Workers could count on spending their entire careers with one employer and expect non-contributory pension benefits. Most corporations supported the arts and charities.

Then the alarm clock of global competition rang, and everyone awoke to a new reality. Employees not only had to face a world of multiple employers, but the astute ones planned on multiple careers. The 40-hour week became a fringe benefit. Contributory health care and pension plans became perquisites. In a rare touch of irony, corporate executives increasingly told the arts and charities, "Sorry, but we gave at home."

Author Whitman was an eyewitness to these events at the highest levels of government and business. As a member of the President's Council of Economic Advisors during 1972-73, and then as first vice president and chief economist for General Motors, she may have even helped to shape the dramatic shifts that began in 1973.

The changes that took place in American business, beginning with the first "oil shortages," had such a high impact that workers under 35 have a hard time accepting how different the rules were in the pre-1973 workplace. That's exactly Whitman's point. Not only has the nature of work changed (thanks in large part to the power

of computers), but so has the social contract between big business and all its stakeholders.

Whitman identifies and explains a number of factors that led senior corporate executives to become intensely focused on shareholders' demands for quarterly dividend growth. Revolutions took place in boardrooms as more stock became concentrated in the hands of investment organizations such as mutual funds. CEOs who once had three years to achieve improved stock performance were lucky to get a year. Long-range business planning dropped from five years to little more than 18 months. Anything longer was considered far too speculative.

The author singles out three forces in particular that account for

this huge shift in the way corporations once operated:

"...Global economic integration, domestic deregulation, and the evolution of information and telecommunications technology. Together, these developments have intensified competition and squeezed most of the slack out of virtually all the markets in which corporations operate."

Whitman gives a well-reasoned explanation of what has taken place in American business since the 1973 oil shocks, shortages, and cost increases made corporate investors and executives begin to rethink their approaches to doing business. She correctly points out the positive and negative results. The author is far from optimistic about the effects of

some new rules. She states: "History offers some encouragement. Historians tell us that the initial impact of decisive technological developments, like the introduction of electricity, has been to widen the earnings gap of those able to use the new technology and those who lack such skills, without stimulating an immediate increase in the overall growth rate of productivity and real incomes."

True to most of the work coming out of Harvard University Press, the book is less than an easy read. What makes the journey through it worth the effort is an understanding of highly complex issues that seem to defy simple solutions.

— Henry Holtzman

Best-selling Business Books

Here are the current top 10 best-selling books for business. The list is compiled based on information received from retail bookstores throughout the U.S.A.

1. "The 9 Steps to Financial Freedom," by Suze Orman (Crown...\$23) (1) How to overcome obstacles in the path to achieving wealth.
2. "The Millionaire Next Door," by Thomas J. Stanley and William D. Danko (Longstreet Press...\$22) (2) Millionaires are made of discipline, work, and frugality.
3. "The Courage to Be Rich," by Suze Orman (Riverhead...\$24.95) (8) Creating material and spiritual abundance out of money.
4. "Business at the Speed of Thought," by Bill Gates (Warner Books...\$30)* Gates forecasts how business will work in the Knowledge Age.
5. "Roaring 2000s," by Harry S. Dent (Simon & Schuster...\$25)(5) Despite the Bears of '98, Dent sees the Bulls of '00.
6. Die Broke: A Radical Four-Part Financial Plan, by Stephen M. Pollan (HarperBusiness...\$25) (6) Planning for retirement by not retiring.
7. "Who Moved My Cheese," by Spencer Johnson (Putnam...\$19.95) (10) A way to deal with change at work and away from work.
8. "Morgan: American Financier," by Jean Strouse (Random House \$34.95)* A new look at J.P. Morgan, the first modern investment banker.
9. "The 48 Laws of Power," by Robert Greene with Joost Eiffers (Viking...\$24.95) (9) How to get power or defend against it.
10. "Eat the Rich," by P.J. O'Rourke (Atlantic Monthly Press \$24) (7) A humorous look at the "dismal science" of economics.



PETER COULTIS
Assistant Vice President/
SBA Loan Specialist



SBA LOANS

Direct From
GOLETA NATIONAL BANK
one of the largest
SBA PREFERRED LENDERS
in California
"Never a Packaging Fee"

LONG TERM FINANCING
• Commercial Real Estate • Working Capital
• Purchase or Refinance • Equipment Financing
• Construction/Improvements • Purchase of Business

CALL
Peter Coultis
OUR VERY EXPERIENCED SBA LOAN SPECIALIST IN
L.A. AND ORANGE COUNTIES
(714) 434-7700

MEMBER F.D.I.C.

EQUAL HOUSING LENDER

Largest Credit Unions in the Inland Empire

Ranked by Assets

| | Name of Credit Union Address City, State, Zip | Assets \$ | Loans \$ | Members | Employees | Branches | Key Executive Title Phone/Fax E-Mail Address |
|-----|--|--------------|-------------|---------|-----------|----------|---|
| 1. | Arrowhead P.O. Box 735 San Bernardino, CA 92402 | 328,284,345 | 256,669,003 | 80,000 | 275 | 13 | Larry R. Sharp President/CEO (909) 881-3355/379-6299 arrowheadcu.org |
| 2. | Riverside Counties 6403 Riverside Ave. Riverside, CA 92506 | 265,798,556 | 170,695,753 | 63,651 | 140 | 9 | Mark Hawkins President/CEO (888) 883-7228/(909) 341-3434 |
| 3. | March P.O. Box 9500 Moreno Valley, CA 92552-9500 | 186,146,848 | 103,918,264 | 33,153 | 64 | 2 | Robert Cameron President/CEO (909) 656-4411/656-2119 marchcu@marchcu.org |
| 4. | The Norton P.O. Box 10847 San Bernardino, CA 92423-0847 | 130,250,000 | 36,000,000 | 12,380 | 45 | 3 | Debra Gannaway President/CEO (909) 382-7900/382-7901 |
| 5. | The Members' Own Federal 14250 7th St. Victorville, CA 92392 | 51,600,000 | 40,000,000 | 9,500 | 27 | 1 | Ronald E. Scott CEO (760) 245-0401/245-6714 |
| 6. | High Desert Federal P.O. Box 1669 Apple Valley, CA 92307 | 50,341,000 | 31,500,867 | 9,831 | 40 | 3 | Thomas J. Brown President/CEO (760) 242-5646/242-5042 hdfu@gte.net |
| 7. | Riverside Campus Federal 1209 University Ave. Riverside, CA 92517 | 45,595,476 | 29,331,888 | 6,766 | 25 | 1 | Berneta Titus President/CEO (909) 680-1998/341-3707 |
| 8. | LaLoma Employees Federal 11131 Anderson St. Loma Linda, CA 92354 | 41,589,949 | 23,254,808 | 10,036 | 21 | 2 | Todd Murdoch President/G.M. (909) 796-0206/799-6858 |
| 9. | Ontario-Montclair Sch. Employees Fed. 1520 N. Palmetto Ave. Ontario, CA 91762 | 39,675,700 | 22,271,100 | 6,141 | 16 | 0 | Robert Hamm President (909) 983-1959/988-5130 |
| 10. | United Methodist Federal 5405 E. Arrow Highway Montclair, CA 91763 | 32,000,000 | 16,200,000 | 8,700 | 11 | 1 | Richard G. Ayala President/CEO (909) 946-4096/981-7055 |
| 11. | Chaffey Federal P.O. Box 660 Ontario, CA 91762 | 30,563,000 | 17,948,000 | 9,015 | 16 | 1 | Catherine M. Randazzo President/CEO (909) 986-4552x222/986-3844 |
| 12. | San Bernardino School Employees Federal 2441 N. Sierra Way San Bernardino, CA 92405 | 27,676,651 | 17,868,476 | 4,807 | 14 | 1 | Linda Foy CEO (909) 882-2911/881-4162 |
| 13. | Inland Valley Federal P.O. Box 547 Fontana, CA 92334-0547 | 24,250,000 | 13,100,000 | 6,150 | 11 | 0 | Charles J. Papenfus Manager (909) 350-5500/357-3005 |
| 14. | Riverside Employees 8543 Indiana Ave. Riverside, CA 92504-4046 | 22,423,000 | 14,542,000 | 6,255 | 13 | 0 | Moritz Wahanka President/CEO (909) 343-3280/343-1659 |
| 15. | San Bernardino City Employees 401 West 2nd St. San Bernardino, CA 92401 | 20,924,908 | 10,696,561 | 4,500 | 11 | 1 | Lisa Montague/V.P. Lending Manju Bahl/V.P. Operations (909) 889-0838/889-7973 |
| 16. | Bourns Employees Federal 1200 Columbia Ave. Riverside, CA 92507 | 18,600,000 | 12,357,000 | 2,596 | 6 | 0 | Dan Robertson Manager/CEO (909) 781-5600/781-5452 befcu@bourns.com |
| 17. | Searles Lake Federal P.O. Box 247 Trona, CA 93592 | 14,597,628 | 8,228,433 | 2,044 | 7 | 0 | Cynthia Hair Manager/CEO (760) 372-4001/372-4447 |
| 18. | Rafe Federal 6876 Magnolia Ave. Riverside, CA 92506 | 10,123,530 | 7,010,931 | 2,974 | 7 | 1 | Bonnie Wann President/CEO (909) 682-1555/682-4252 |
| 19. | Fontana Federal 17235 Arrow Blvd. Fontana, CA 92335 | 7,800,000 | 3,900,000 | 2,950 | 6 | 0 | Nancy Beaudis Manager (909) 822-4487/822-4487 |
| 20. | Printing and Publishing P.O. Box 1505 Riverside, CA 92502 | 7,000,000 | 4,850,000 | 2,900 | 4 | 1 | Carlos Vasconcelos CEO (909) 781-0981 |
| 21. | Barstow Non-Ops P.O. Box 846 Barstow, CA 92312 | 6,931,123 | 5,289,784 | 1,152 | 2 | 0 | Michael S. Ruffalo CEO (760) 256-2591/256-2504 |

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometime occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730-4352. Researched by Jerry Strauss. Copyright 1999 Inland Empire Business Journal.

The Book of Lists available on Disk, Call 909-484-9765 or Download Now from www.TopList.com

ADVERTORIAL

Downey Savings: We Do What We Know

Thank you, residents and businesses of the Inland Empire, for helping make Downey Savings the number one savings and loan in your area!*

We're proud of our position, which we've obtained by providing one-on-one personal service for 42 years. We believe you deserve courtesy, friendliness and respect when you walk through our doors. Add to that our expansive line of products and services, which makes us (for starters!)...

Your home loan source

Since 1957, California residents have counted on us for their real estate loans. Besides enjoying competitive interest rates and convenient loan terms, our borrowers also have many different home loan programs from which to choose. We have one for just about everyone, including first-time buyers and borrowers with less than perfect credit.

We're proud of our position, which we've obtained by providing one-on-one personal service for 42 years. We believe you deserve courtesy, friendliness and respect when you walk through our doors.

Your complete banking source

Also since 1957, Californians have turned to us for competitive, flexible checking accounts, savings passbooks, certificates of deposit, and retirement accounts. (And we still offer real honest-to-goodness savings account passbooks and CID passbooks!)

If you're in the market for an auto loan, RV loan, home equity loan, or personal line of credit, we have competitive rates and terms to meet your needs. And many of our traditional branches still offer notary service, statement reconciliation, photocopying, legal and levy processing, and safe deposit boxes — once common services that are

rapidly becoming obsolete with all the financial institution mergers.

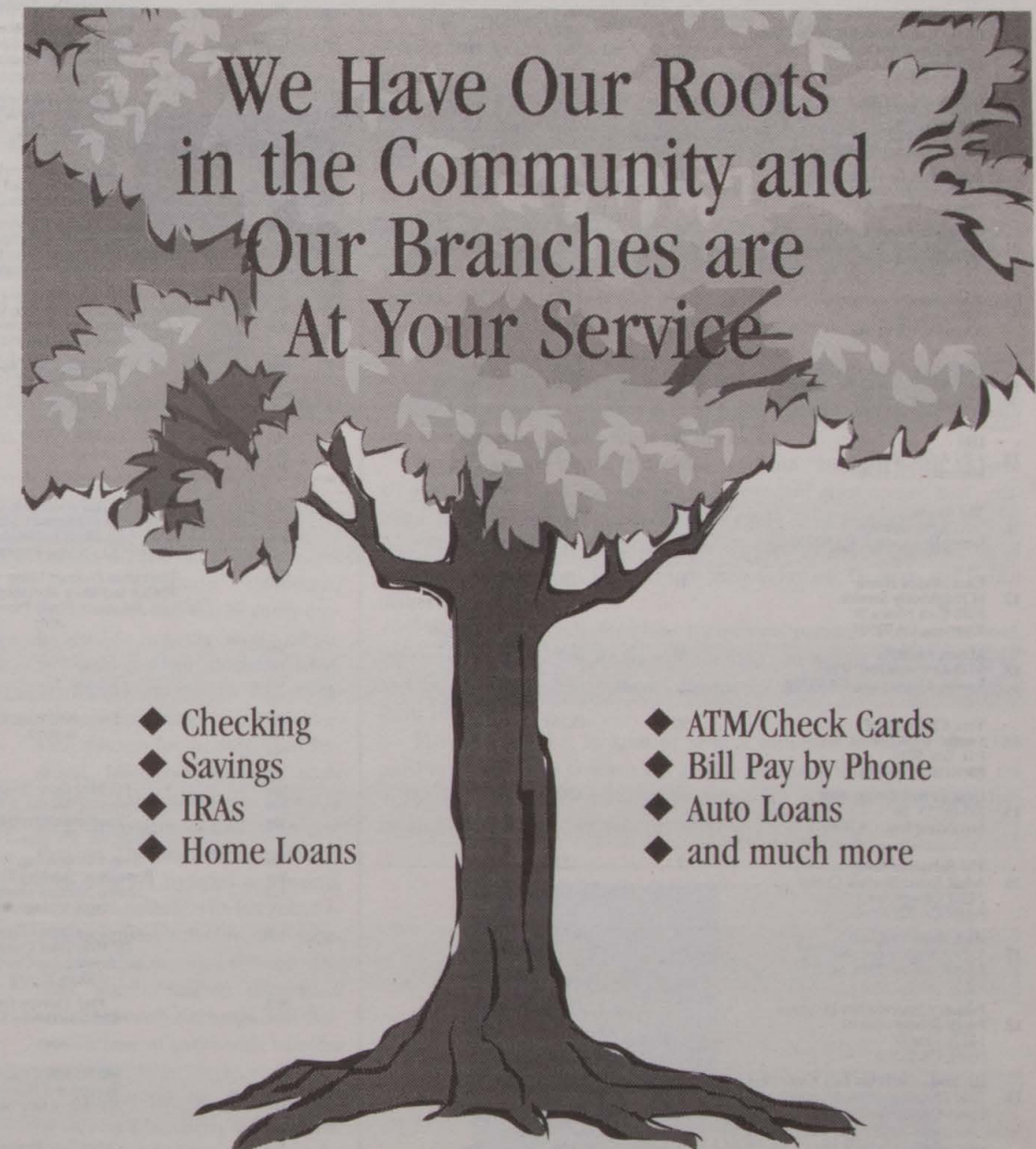
You'll find us nearby

So visit us soon! We have traditional branches in Claremont, Redlands, Sun City, and Banning, and in-store branches in Chino

Hills, Ontario, Rialto, San Bernardino, Moreno Valley, Murrieta, and Murrieta Oaks. You also may call us at 1-800-9DOWNEY (1-800-936-9639), or visit us at www.downey-savings.com. Thank you again, valued Inland Empire resident and

business customer, for making Downey Savings number one for you!

Member FDIC an Equal Housing Lender. *As rated by the *Inland Empire Business Journal* in terms of assets.



We Have Our Roots
in the Community and
Our Branches are
At Your Service

- ◆ Checking
- ◆ Savings
- ◆ IRAs
- ◆ Home Loans

- ◆ ATM/Check Cards
- ◆ Bill Pay by Phone
- ◆ Auto Loans
- ◆ and much more

For the Inland Empire branch nearest you, call:
1-800-9DOWNEY (936-9639)



DOWNEY SAVINGS
www.downeysavings.com



Substance Abuse Programs in the Inland Empire

Ranked by Number of Professional Staff

| Name Address City, State, Zip | # of Professional Staff | # of Persons/ Patients Served 1998 | Treatment: Alcohol Drug | Adolescent Program Group Sessions Family Counseling | Other Services | Top Local Executive Title Phone/Fax E-Mail Address |
|--|----------------------------|--|-------------------------------|---|--|--|
| 1. Loma Linda University Behavioral Medicine Center 1710 Barton Rd. Redlands, CA 92373 | 200 | 750+ | Yes Yes | Yes Yes Yes | Acute Psychiatric Hospital, Intensive Outpatient Chemical Dependency & Psychiatric | Mitchel Rosen Director Bus. Development (909) 335-4202/335-4262 mrosen@ahs.llumc.edu |
| 2. Betty Ford Center 39000 Bob Hope Dr. Rancho Mirage, CA 92270 | 100 | 2,800 | Yes Yes | Yes Yes Yes | | John Schwarzlose President/CEO (760) 773-4100/773-4141 bettyfordcenter.org |
| 3. American Recovery Center 2180 W. Valley Blvd. Pomona, CA 91768 | 85 | 1,181 | Yes Yes | No Yes Yes | 12-step Support Groups, Pomona Drug Court, Single Parents w/Children, General Relief, Calworks Day Treatment | J.K. Elliot Administrator (909) 865-2336/865-1831 bhs-inc.org |
| 4. Cedar House Rehabilitation Center 18612 Santa Ana Ave. Bloomington, CA 92316 | 74 | 2,292 | Yes Yes | Yes Yes Yes | Dual Diagnosis, Women w/Children, Sober Living, Transitional Housing | William Helring Chief Executive Officer (909) 421-7120/421-7128 ruggierix2@aol.com |
| 5. Inland Behavioral Services, Inc. 1963 N. "E" St. San Bernardino, CA 92405 | 40 | 475 | Yes Yes | Yes Yes Yes | Community Based Prevention/ Outreach, Primary Health Care | Temetry A. Lindsey President/CEO (909) 881-6146/881-0111 |
| 6. Oak Grove Institute 24275 Jefferson Ave. Murrieta, CA 92562 | 31 | 143 | No No | Yes Yes Yes | School for Severely Emotionally Disturbed (SED) Children & Adolescents | Thomas C. Lester, MD Exec. Medical Director (909) 677-5599/698-0461 |
| 7. Riverside Recovery Resources 3757 Elizabeth St. Riverside, CA 92506 | 26 | 400 | Yes Yes | No Yes Yes | Residential Detox for Men, Women w/Children; Non Residential Primary Programs, Outreach for Schools, Employee Assistance | Jack Ketsdever Executive Director (909) 788-8211/788-4803 j.ketsdever@aol.com |
| 8. Youth Service Center 3847 Terracina Dr. Riverside, CA 92506 | 19 | 1,624 | Yes Yes | Yes Yes Yes | School/Community, Gang Violence Prevention & Intervention; Child Abuse, Other Outpatient Treatment Services, Child Care Center, Parenting Program | Harry Freedman Executive Director (909) 683-5193/683-6019 |
| 9. WCHS, Inc. DBA IHS-Riverside 1021 W. La Cadena Dr. Riverside, CA 92501 | 18 | 1,500 | No Yes | No No No | Drug Testing, HIV Testing, Counseling | Connie Wilhite Clinic Director (909) 784-8010/784-2859 |
| 10. IHS 4761 Arrow Hwy. Montclair, CA 91763 | 14 | 375 | No Yes (Methadone) | No No No | | Paul Quillette Clinic Manager (909) 625-3818/399-3147 |
| 11. The Ranch 7885 Annandale Ave. Desert Hot Springs, CA 92240 | 13 | 550 | Yes Yes | No Yes No | 5-7 Day Alcohol & Drug Detoxification, State Licensed & Certified, Residential Program | Rick Mesa Executive Director (760) 329-2924/329-0169 (Men) (760) 329-2959/329-2953 (Women) |
| 12. Casa Blanca Home of Neighborly Service 8680 Casa Blanca St. Riverside, CA 92504 | 11 | 180 | N/A | N/A | Prevention Program Using Afterschool Format Including Workshops Teaching Substance Abuse Prevention Skills | Al Kovar Executive Director (909) 688-3043/688-3286 |
| 13. Matrix Institute 9375 Archibald Ave., #204 Rancho Cucamonga, CA 91730 | 10 | 200 | Yes Yes | Yes Yes Yes | | Paul Brethen Adm. Director (909) 989-9724/989-0249 |
| 14. Teen Challenge of Southern California, Inc. P.O. Box 5039 Riverside, CA 92517 | 10 | 45,763 | No Yes | No Yes No | Prevention Programs to Youth | Dennis Griffith Executive Director (909) 682-8990/682-3754 |
| 15. Casa de San Bernardino 735 N. "D" St. San Bernardino, CA 92401 | 8 | 283 | Yes Yes | Yes Yes Yes | PC 1000 Drug Diversion Program, Mentor & Gang Intervention Programs | Raul Miramontes Executive Director (909) 381-5507/888-5938 |
| 16. The Salvation Army Adult Rehabilitation Center 24201 Orange Ave. Perris, CA 92570 | 7 | 652 | Yes Yes | No Yes No | 1-on-1 Counseling, Relapse Prevention, Smoking Cessation, 12-step Spiritual Counseling, Anger Management | Lt. Grady Brown Administrator (909) 940-5790/943-2248 |
| 17. High Road Program 3579 Arlington Ave., Ste. 200 Riverside, CA 92506 | 7 | 425 | N/A | N/A | Drinking Driver Program, PC 1000 Drug Diversion, Alcohol & Drug Counseling, Drug Testing | Gloria Gaitan Director (909) 781-6762/781-6249 |
| 18. Primary Intervention Program Perris School District 143 E. First St. Perris, CA 92570 | 7 | 150 | N/A | N/A | Play Therapy for Children Grades K-3 | Sig Sigerson Dir. of Student Services (909) 657-3118/940-5115 sigerson@perris.k12.ca.us |
| 19. Hacienda Christian Life Campus 1040 Tepee Ln. Perris, CA 92570 | 4 | 100+ | Yes Yes | No Yes Yes | Job Training Program, Transitional Housing, Alternative Sentencing | Pastor Jesse Gamble Adm. Director (909) 657-3041/657-0426 |
| 20. Metcalfe Recovery Ranch 9826 18th Ave. Blythe, CA 92225 | 3 | 150 | Yes Yes | No Yes No | After Care Program, R-4 Program | Dan Cobb Coordinator (760) 922-8625/922-6717 |
| 21. Hacienda Valdez 12890 Quinta Way Desert Hot Springs, CA 92240 | 2 | 50 | Yes Yes | No Yes No | Women's Transitional Living, State Licensed & Certified | Rick Mesa Executive Director (760) 329-8434/251-5384 |

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the institutions listed. To the best of our knowledge, the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometime occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave. Suite 306, Rancho Cucamonga, CA 91730-4352; Researched by Jerry Strauss. Copyright Inland Empire Business Journal 1999.

The Book of Lists available on Disk, Call 909-484-9765 or Download Now from www.TopList.com

Faces in Business

continued from page 31



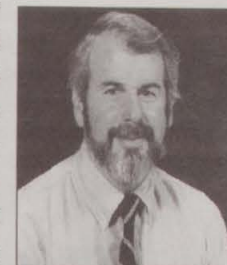
Jeanne King

Jeanne King & Pat McInturff

California State University, San Bernardino

Management professors Jeanne King and Pat McInturff have been awarded a \$90,000 Kauffman Center grant to locate quality internships for students within entrepreneurial organizations. King and McInturff

coordinate the exchange of business expertise between Cal State students and faculty with regional businesses. The funding will expand the services of the Small Business/Entrepreneurship Forum. Companies interested in being selected as Kauffman internship sites must show sales under \$25 million annually and employ fewer than 200 people. The willingness of the CEO to be involved as a student mentor and the firm's commitment to building a stronger Inland Empire economy will also be assessed. For more information, contact Jeanne King at (909) 880-5779 or Pat McInturff at (909) 880-5741.



Pat McInturff

WolfeTech Link With Canadian Firm...

continued from page 17

Harvey Mudd College. His firm is now rapidly growing, propelled on the force of the Internet explosion.

The PocketGenie service will connect BlackBerry users with hundreds of useful Internet services. Using advanced navigation and filtering techniques, PocketGenie enables users to browse select sites with a user-friendly micro-browser. High-value information is extracted without the high cost of network traffic normally required by Internet Web browsing. This efficiency allows mobile professionals cost-effective Web access through their BlackBerry Handheld. BlackBerry subscribers can access customized Web content such as breaking news, stock reports, traffic information, driving directions, phone and e-mail listings, flight status reports, package delivery tracking, restaurant and movie guides, entertainment, weather reports and more, all through the 150 services PocketGenie can access.

For corporate customers, PocketGenie can also be easily customized to securely access corporate databases and intranet systems. BlackBerry is the first complete, secure, integrated, wireless e-mail solution for the mobile professional. Microsoft Exchange users can now enjoy untethered access to their corporate e-mail wherever they go. The BlackBerry mobile e-mail solution includes a powerful wireless handheld with integrated e-mail/organizer software, PC docking cradle, innovative desktop software, single mailbox integration with Microsoft Exchange and flat-rate airtime on nationwide wireless networks.

Pricing for the PocketGenie service on BlackBerry will begin at an additional \$9.95/month or can be purchased on a usage basis. Free limited trials of the service will be offered in June to registered BlackBerry users in the United States. Interested users should visit WolfeTech at www.wolfe-tech.com for more information or consult the BlackBerry Web site for details at

I.E. PEOPLE

Dennis Fitzpatrick,

General Manager, New York Grill

New York Grill, which opened last December in the Ontario Mills Mall, offers a fine dining experience in a Manhattan-like atmosphere for discerning business diners.

General Manager Dennis Fitzpatrick, originally of Long Island, N.Y., is a lifetime veteran of the food service industry. "I started as a cleanup boy; I mopped floors at Dunkin' Donuts in Bergenfield, N.J. I've worked in the bakeries of New York City since I was 19, when my brother and I opened our first bakery," Fitzpatrick said.

When Fitzpatrick moved to Southern California, he got a job with Costco Bakers. He became associated with Rosa's in 1997, and got his management training there. Dan Fitzpatrick (Dennis' brother), Brian Haley, and Rosa Puppillo, the owners of Counterpointe in Laguna Beach, are the developers and general partners of both Rosa's and the New York Grill.

"We specialize in taking care of deal-makers," Fitzpatrick said. "The target is the dining professional."

"We provide business lunches and dinners with a New York feel in the architecture, in the decorations, in the food and in the service," he continued. "What we're trying to accomplish is that when you walk into the New York Grill, you think you're in Manhattan," he said.

"We're primarily a steakhouse," Fitzpatrick said. "We serve prime beef, midwestern, corn-fed, aged three weeks. But our menu is surrounded by many, many other dishes: beautiful seafood and lobster, with five specials every single night off the menu."

Appetizing lunch choices are also available. "Here for lunch we have all of the sandwiches you can get in Manhattan: great corned beef, pastrami, steak sandwiches, many specials every day," Fitzpatrick said.

"The food here is what we grew up with in the neighborhoods of Manhattan and Queens. Ethnic foods such as Jewish, German, and Italian dishes are our forté."

"We have a wonderful place for private parties," Fitzpatrick said. "We have a Manhattan Room upstairs that can handle 50 to 60 people, and we have three dining rooms downstairs that can be used for parties from 10 to 40."

Fitzpatrick is that luckiest of men: a man who loves his job. "The most rewarding part is when the people get ready to leave and they are in the lobby just raving about the restaurant. A lot of effort goes into making that happen," he said proudly.

**METRO
COMMERCE
BANK**

Branches in
Alhambra,
Brea, Fullerton,
Fountain Valley,
Garden Grove,
Orange, Santa Ana,
Tustin, and Van Nuys

Make Us Your Asset

- Business loans to \$3.2 million
- Commercial real estate loans
- Construction loans
- SBA loans
- Accounts Receivable Financing

RUSSELL E. SCRANTON
Senior Vice President
909-946-0551
182 West Blvd. Avenue, Upland, CA 91786

DESERT BUSINESS JOURNAL

Two Students Receive \$1,000 Business Scholarships at Cal State's Coachella Valley Campus

Business scholarships worth \$2,000 were awarded, for the first time, to students at California State University, San Bernardino's Coachella Valley Campus (CVC). Monica Lopez and Scott Hord, both juniors, received \$1,000 each from the school's Business Access and Opportunity Program.

The program, established in 1995 at California State University, San Bernardino, is now being extended to students at CVC. The primary criteria for selection are economic need and the potential to succeed in the School of Business and Public Administration. Students must be business majors to be eligible,

and a past record of satisfactory academic performance will be required to continue in the program. The scholarship funds are obtained from financial institutions in the Inland Empire.

The inclusion of Valley students is due, in part, to a \$6,000 donation made by First Bank of Palm Desert. "We want to make sure that students in the Coachella Valley have the same opportunity to succeed as those students outside the desert community," said David Tschopp, president of the bank. "We have a vested interest in supporting these bright and motivated individuals who may become part of the local labor pool."

Cal State Coachella Valley Campus Offers Scholarships for Minority and Bilingual Certificated Teachers

In the face of a state-wide shortage of teachers, the Coachella Valley Campus of California State University, San Bernardino (CVC) is doing its part to promote careers in education. Specifically, CVC is one of the local sponsors of the PACE II Program (Pursuing a Career in Education), dedicated to increasing the number of minority and bilingual certificated teachers who are qualified to work with the growing body of culturally and linguistically diverse students in California schools.

"There is a big discrepancy between the number of bilingual students and the number of certificated teachers available to educate them," said Peter Wilson, dean at CVC. "Add to that class-size reduc-

tion, which mandates fewer students per teacher, and we have a serious problem."

Currently serving bilingual/bicultural students at three local high schools, College of the Desert and CVC, the program offers mentoring and academic support, as well as exposure to the teaching profession. The financial stipends range from \$200 per semester for high school students to cover the costs of college applications and required tests, to \$500 per quarter for CVC students to help defray the costs of tuition, books, exams and other school-related expenses.

For more information on the program, contact Migrant Education Director Tina Martinez at 760-342-3363.

Capital Campaign Initiated by the Institute of Critical Care Medicine

The Institute of Critical Care Medicine, the leading cardiopulmonary resuscitation research group in the world, headquartered in Palm Springs, has announced that it has commenced its capital fund-raising campaign for its new facility.

"While we have not yet selected a site for our new building, we are anxious to make the community aware of our plans," said Dr. Max Harry Weil, the non-profit organization's president. "We intend to announce a location for our new facility in the near future. Our goal is to raise \$6 million for this much-

needed building. Thus far, \$1.5 million has been committed. Our research activities have expanded, and we have outgrown our current leased location in Palm Springs," Weil said.

Thomas B. Pitcher, Esq., chairman of the institute's board of trustees, said that while the institute received a donation of 12 acres in Rancho Mirage at the intersection of Bob Hope Drive and Ginger Rogers Road in 1987, no final decision has been made to build at that location, and consideration is being given to other city locations in the Coachella Valley.

Desert Notes

Palm Desert-based Kiner/Goodsell Advertising has welcomed Aleksandra Thurman to its staff of talented writers and artists. A former Fulbright scholar, Thurman holds a bachelor's degree in journalism from UC Berkeley. She has worked for local, national and international media, and will serve as a public relations specialist...

The 512-room Westin Mission Hills Resort has been awarded a Gold Tee Award for 1999 by *Meetings & Conventions* magazine. The resort is one of 70 recipients voted among the top golf resorts with meeting facilities by subscribers of the publication. The Westin Mission Hills Resort is home to two world-class courses designed by legends Pete Dye and Gary Player.

The resort also announced the appointment of Sat Panesar as catering sales manager. Panesar previously served as manager for Sullivan's Steakhouse in Palm Desert. He also spent five years as a national corporate trainer for Morton's of Chicago. Panesar is a graduate of the University of Guildford in London. He has a bachelor's

degree in international relations...

Ross Corner has been appointed as the new manager for the Automobile Club of Southern California, Palm Springs district office. Corner will oversee a variety of services, including a full-service travel agency and auto, home, life and other insurance products. Corner is a 33-year employee of the Auto Club, serving as a district manager for the last 19 years...

Valley Independent Bank (VIB) has commissioned Kiner/Goodsell Advertising Agency to provide advertising and public relations services. VIB operates six branches throughout the Coachella Valley. Dedicated to providing cost-effective marketing solutions, Kiner/Goodsell offers a wide array of advertising, marketing, public relations and graphic design services and has a roster of clients including Merv Griffin's Resort Hotel and Givenchy Spa, KESQ-TV3 Desert IMAX Theatre and Riverside County Regional Medical Center.

SECOND Page 3

Local Toastmasters District Marks 10th Anniversary

The 93 clubs of Toastmasters International District 12 celebrated their tenth anniversary during the district's annual Spring Conference at the Ontario Convention Center on May 8. San Bernardino County Supervisor Kathy Davis was honored for her communication and leadership excellence. Highlights of the conference included an impromptu

speaking competition and a preliminary round of the organization's International Speech Contest, in which competitors made five to seven minute motivational speeches in an effort to reach the World Championship of Public Speaking.

The guest of honor at the event was Kitty Mason, International Director of the Toastmasters.



Les Hawthorne (center), winner of the Toastmasters District 12 International Speech Contest round, was honored by International Director Kitty Mason and District Governor Michael Bayne.

MK Walker Exec Forms New Firm

Michael Christelman, former public relations director for MK Walker Advertising, has launched his own firm. Corona-based Michael Christelman Public Relations will initially offer promotion and press release support for small- to medium-sized businesses. "It is the goal of the com-

pany to offer small businesses the exposure they need at very affordable prices," said Christelman.

Christelman has entered into a relationship with the Spencer Lewis Group of Upland to provide clients with marketing and advertising services as needed.

Venture Capital Forum Goes Online

The Inland Empire Small Business Development Council's Diamond Venture Forum for venture capital is now online. The annual event seeks to link up Inland Empire businesses in need of investors with venture capitalists. The Web address is: www.diamondventure.com.

According to Mike Stull, the forum's event coordinator, the Internet site has already linked a local company with a Fortune 500 firm and they are currently in nego-

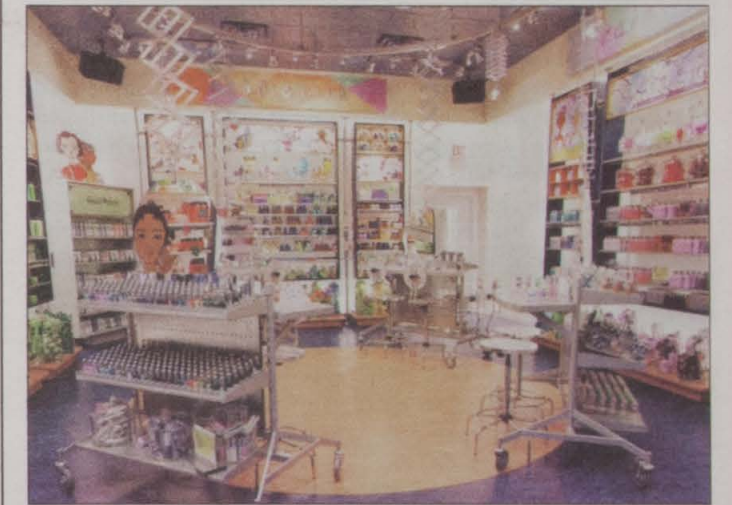
tiations.

The site has been operating since April and has already received 7,000 hits.

Over the past three years, 28 companies have been presented at the annual Diamond Venture Forum. It is a prestigious event featuring venture capitalists and individual investors. More than \$7.5 million in investments has resulted from the forums.

For more information, call the SBDC at (909) 781-2345.

No Afterthought - Montclair Plaza Aims at "Generation Y" Market



New Afterthoughts Outlet in the Montclair Plaza.

by Steve Elliott

"Afterthoughts," a Newport Beach-based accessories store for the "Generation Y" teen and pre-teen market, has redesigned their outlet at the Montclair Plaza.

Spokesperson Valerie Garcia said that the concept of Afterthoughts is to provide an enjoyable shopping experience for the target customer base of teens and pre-teens. "The new store gives our customers a sense of freedom to be themselves," Garcia said. "They enjoy exploring the store, testing product and they especially like the concept of having a store that caters solely to their age instead of the stores where their parents shop."

Teens and pre-teens can find the newest fashion trends while shopping in an entertaining environment that provides the fun they want from their shopping experience. The new Afterthoughts store is designed to reflect its customers' personal tastes, making them feel comfort-

able in their own setting and offering a fashion mix that keeps the pace as the trends hit.

Stores are segmented into three lifestyle areas: preppy, glamour and funky, catering to the varying and eclectic styles of teens. Shoppers are encouraged to explore and test new products by searching through drawers filled with cosmetics and novelties.

From hair accessories to hats, bags to jewelry and key chains, body products and cosmetics, Afterthoughts aims to keep today's teens "shop happy." Afterthoughts product is primarily exclusive and changes on a monthly basis.

Afterthoughts is a national chain which has grown to include 760 stores since its inception in 1985. Headquartered at 233 Broadway, New York City, Afterthoughts is a division of the Venator Group, which operates more than 7,100 retail stores in 12 countries in North America, Europe and Australia.

Subscribe Now. (909) 484-9765 Ext. 27

**Inland Empire
Business Journal**

For Insight on Inland Empire Business ...

Cardiac procedures...

continued from page 20

notomies are used for valve replacements and for coronary bypass surgery when only one or two arteries are bypassed.

"Thanks to the development of stabilizing equipment, the new procedure can be done quickly and easily. Without this equipment to keep the heart stable, operating on a beating heart would be like operating on a moving target," explained Dr. Voleti.

Although cardiac surgeons have noted the many benefits associated with minimally invasive techniques, only recently have new studies proven that the claims are indeed valid. Two new studies presented at the American College of Cardiology in New Orleans on March 9, 1999, have substantiated these potential benefits:

•The risks are no greater than

those associated with conventional surgery.

•Patients leave the hospital an average of four days earlier than their open-chest counterparts.

•Fewer than 12 percent of the patients need blood transfusions.

•The at-home recovery period is faster.

•The hospital costs associated with the surgery are lower.

"Patient selection is critical to the success of minimally invasive cardiac surgery," said Dr. Voleti. "Those who are obese or need both a multiple bypass and valve repair are not candidates for this surgery."

Another new procedure—video-assisted technology for cardiac surgery—is still in its infant stages, according to Dr. Voleti. While tiny incisions and endoscopes are used for other types of surgeries such as gallbladder removal, there are prob-

lems associated with operating on the heart through a microscopic incision. In particular, the heart's proximity to the chest wall and the delicacy required in working with arteries make video-assisted cardiac surgery a technique that may take another year or two to perfect.

"The idea that every patient can have a small incision and go home in two to three days and return to normal activities is not true," concluded Dr. Voleti. "While we are making giant strides toward making it possible, cardiac surgery is not quite to this point."

Pomona Valley Hospital Medical Center is recognized nationally as a 100 Top Hospital by HCIA and William M. Mercer and locally as one of Los Angeles County's Top Ten Hospitals for quality of care, patient services and market reputation.

JUNE 1999

The human side ...

continued from page 38

the American Bankers Association, Rinehart reminded customers that their accounts are insured under the guidelines of the FDIC (Federal Deposit Insurance Corporation); in other words, the safest place for your money is an FDIC-insured bank. Customers are also being encouraged to review and maintain banking and billing statements, a practice that actually makes sense regardless of year 2000.

Clearly, computer technology is the starting and ending point of just about everything we do nowadays. Our fascination with computers and every gizmo imaginable has caused us to ignore the human side of technology. The critical component in meeting the year 2000 challenge is not just handling the computers but communicating with the people who use them.

Salvatore Curasi is an assistant vice president and corporate communications liaison for PFF Bank & Trust.

JUNE 1999

RESOURCE DIRECTORY

INLAND EMPIRE
TV
NEWS

The Inland Empire's
only
Local TV Newscast

7:30 a.m. Weekdays

or ask your cable company
where to find us!

* NEWS & WEATHER
* COMMENTARY
* BUSINESS
* FEATURES
* HEALTH BREAK
* SPORTS
* ENTERTAINMENT
* RESTAURANT REVIEWS

KNUTSON CONSULTANCY

David A. Knutson, CPA, MBA
Personal and Business Taxes
Audit and Review Services
Financial Statements
Business Plans
Debt Restructure • Arbitration
790-6459
toll free 1-800-KNUTSON
568-8766

CASH FOR INCOME STREAMS
I buy commercial & residential
real estate notes, business notes,
portfolios of retail sales contracts and
bad debt. Call now! (818) 831-2576
Synergy Business Solutions

Subscribe Now.
(909) 484-9765 Ext. 27

Inland Empire
Business Journal

For Insight on Inland Empire Business ...



SETON continues to carry thousands of signs, tags, labels and tapes in stock and ready to ship the same day when you place an order by 6:00 PM Pacific time. Now, our new California office means faster delivery from our warehouse to you. Whether you need products to meet national or local regulations, in English or Spanish, in standard or custom wordings, we'll continue to meet your changing safety and identification needs just as we have for over 40 years.

SETON
Identification Products

STOCK ORDERS SHIP
UNTIL 6:00 PM!
• 4451 Eucalyptus Ave.,
Suite 330, Chino,
CA 91710
• 20 Thompson Rd. Branford, CT 06405

To place an order or request a
FREE catalog and samples:
CALL 800-243-6624
FAX 800-345-7819
ONLINE ORDERING AT WWW.SETON.COM
Service #: FJD

Ultimate Massage

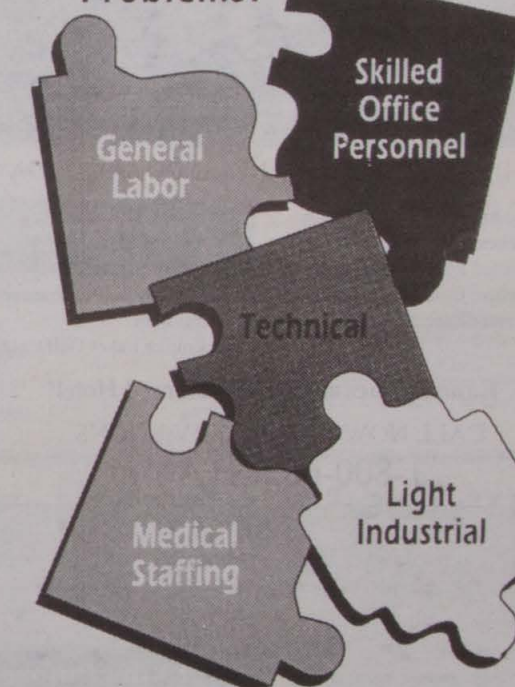
Relaxation and Injury
Inner Well Being
Men and Women
Swedish, Sports Deep Tissue

call for details
909-982-9616

517 N. Mountain Ave., Upland, CA 91786

— June Specials —
Gift Certificates Available

Puzzled by Staffing Problems?



Diversified

Temporary Services, Inc.

Corporate Office
• TEMECULA •
(909) 676-8077

• CORONA • • ONTARIO •
(909) 279-7946 (909) 390-0464

Telecommunications for the

21st
CENTURY

A Whole Year Early!

Right Now Kiwitel is Offering:

- Integrated Wireless*
- CTI options on Voice Mail*
(includes view mail, view fax and other options)
- Video Conferencing Systems*

ALL at Dealers List!

(+shipping & installation)

with any purchase of an
NEC Phone or Voice Mail
System in 1999

Call us Toll free **1-888-4-Kiwitel**
and put your company
into the 21st century.
A Whole Year Early!

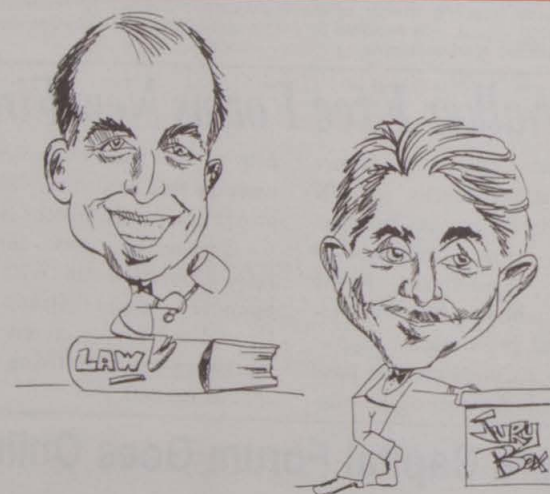
Kiwitel is the systems integration
leader of telecommunications
equipment in Southern California.

We provide premium NEC equipment,
offering you the most advanced
products available for PBX
(wired & wireless) Phone Systems,
Voice Mail & Video Conferencing.

Because of these quality products
and the confidence in our highly
trained professionals, we offer
an industry leading full 5 year
telecommunications warranty.

*Does not include any integration equipment in the PBX (if connects to the PBX). Contracts and deposit checks must be in place on or before December 30, 1999 to qualify. Offer cannot be combined with any other Kiwitel program.

MANNERINO
& BRIGUGLIO
LAW OFFICES



"Laws were made to be broken"
Christopher North, May, 1830

"Had laws not been, we never had been blam'd; for
not to know we sinn'd is innocence"
Sir William Davenant
1606-1668

9333 BASELINE ROAD, SUITE 110 RANCHO CUCAMONGA CA 91730
(909) 980-1100 • FAX (909) 941-8610

RESOURCE DIRECTORY

IMPRESSIONS

GOURMET CATERING
FOR ALL YOUR CORPORATE CATERING NEEDS

FEATURING
• Executive Lunches • Company Picnics • Box Lunches/Mixers
• Continental Breakfast • Grand Openings • Delivery/Full Service
(909) 923-8030 • Fax (909) 923-8620

Remember ... You never get a second chance to make a first impression



HERITAGE INN - RANCHO CUCAMONGA

Amenities Include:

- Fitness Center
- Heated Pool & Spa
- Deluxe Continental Breakfast
- Private Executive Level

Closest Hotel to:

- Quakes Stadium
- California Speedway
- Glen Helen Blockbuster Pavilion
- Empire Lakes Golf Course

Rancho Cucamonga's Preferred Hotel!

CALL NOW FOR RESERVATIONS
1-800-682-STAY

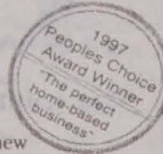
Financial Freedom Now!

Multiple Streams of Income



Robert Allen, Author
of two #1 N.Y. Times
Financial Best Sellers

After years of research, I've discovered a new way to achieve financial freedom. I'd like to send you FREE information about a new nutrition company with products that really work. I wouldn't spend a day without them. They make me feel fantastic! I'll show you how to improve your health AND earn incredible streams of extra income right from your own home. You'll work with me and my team using a powerful marketing system I've designed called the *Ultimate Success System*. It involves no meetings, no face-to-face selling. Your phone will ring with excited people who want what we have. The income potential is enormous. If that interests you, then call this number **(800) 468-7262 ext. 42783** to hear a free 3-minute recorded message 24 hours per day.



Bell Construction

European Craftsmanship at affordable rates

Electrical Painting
Plumbing Roof Repairs
Carpentry Tile & Marble Work
"Marble Polishing Specialist"

Est. 1970

Jerry Bell

909-943-0482 Pager/mobile 909-508-4032

Y2K

Is 12 months away!

ARE YOU READY, OR NOT?

Evaluation of your embedded, micro or mini computer system.

All computer languages spoken here.

SCOPE2000

Call now * 800-200-9729

Benjamin A. Herr, co-author of

"Mongo's Y2K Survival Guide for the Complete Idiot"

SIERRA ROOFING COMPANY

SERVING

San Bernardino County
(909) 733-4311

Ventura County
(805) 485-8991

ROOF MAINTENANCE AND REPAIR SPECIALIST

We deliver guaranteed results • We understand how to maintain and manage existing roofing systems
New advanced materials that prolong roof life • Outsourcing saves you time, money and aggravation
Over 22 years in business gives you peace of mind • Prompt, professional service • Quality work that is guaranteed • We have over half a million square feet of roofing under warranty • We are Licensed, bonded and insured • Also re-roofing and waterproofing • Approved applicators for several roofing manufactures • Call now for a no cost, no obligation roof evaluation • State Contractors license 4 B & C 35419 • Commercial • Industrial • Common Interest Developments

Expect more from Sentry

Business owners know they can expect more from Sentry Insurance

- Property & Casualty • Group • WC
- 401 (k) • Pensions • Business Life
- \$162 Benefit Plans & \$125(c) Plans



Sentry Insurance

Sentry Insurance A Mutual Company

Christopher S. Hammatt
(909) 678-6990 or (909) 676-2096

Lic #0874614

41593 Winchester Road, Ste. #110
Temecula, CA 92590

No Obligation

Call for a free Quote!

BUSINESS NEED CASH? Got lots of A/R's, but no cash in the bank? Tired of waiting for big clients to pay up? We buy invoices & P/O's Call now! (818) 831-2576 Synergy Business Solutions

INVESTMENTS & FINANCE

INLAND EMPIRE BUSINESS JOURNAL/DUFF & PHELPS, LLC STOCK SHEET

THE GAINERS Top five, by percentage

| Company | Current Close | Beg. of Month | Point Change | % Change |
|--------------------------------|---------------|---------------|--------------|----------|
| HOT Topic Inc. | 24.75 | 16.63 | 8.13 | 48.9 |
| Kaiser Ventures Inc. | 14.63 | 10.75 | 3.88 | 36.0 |
| Keystone Automotive Inds. Inc. | 16.75 | 15.00 | 1.75 | 11.7 |
| Channell Commercial Corp. | 10.06 | 9.13 | 0.94 | 10.3 |
| Fleetwood Enterprises | 26.50 | 24.69 | 1.81 | 7.3 |

THE LOSERS Top five, by percentage

| Company | Current Close | Beg. of Month | Point Change | % Change |
|------------------------------|---------------|---------------|--------------|----------|
| Life Financial Corp. | 3.94 | 4.13 | -0.19 | -4.5 |
| PFF Bancorp Inc. | 18.13 | 18.72 | -0.59 | -3.2 |
| National RV Holdings Inc. | 25.38 | 25.88 | -0.50 | -1.9 |
| Foothill Independent Bancorp | 14.69 | 14.75 | -0.06 | -0.4 |
| Watson Pharmaceutical Inc. | 40.75 | 40.50 | 0.25 | 0.6 |

| Name | Ticker | 5/25/99 Close Price | 4/30/99 Open Price | % Chg. Month | 52 Week High | 52 Week Low | Current P/E Ratio | Exchange |
|---------------------------------------|--------|---------------------|--------------------|--------------|--------------|-------------|-------------------|----------|
| American States Water Co. | AWR | 16.13 | 25.44 | 2.7 | 30.00 | 21.69 | 14.9 | NYSE |
| Channell Commercial Corp. (H) | CHNL | 10.06 | 9.13 | 10.3 | 11.88 | 5.75 | 11.2 | NASDAQ |
| CVB Financial Corp. (H) | CVB | 23.50 | 23.00 | 2.2 | 25.00 | 16.48 | 20.1 | AMEX |
| Fleetwood Enterprises Inc. | FLE | 26.50 | 24.69 | 7.3 | 42.94 | 23.25 | 8.6 | NYSE |
| Foothill Independent Bancorp | FOOT | 14.69 | 14.75 | -0.4 | 17.17 | 9.25 | 16.7 | NASDAQ |
| HF Bancorp Inc. (H) | HEMT | 18.06 | 17.88 | 1.0 | 18.38 | 11.25 | 95.1 | NASDAQ |
| HOT Topic Inc. (H) | HOTT | 24.75 | 16.63 | 48.9 | 27.50 | 9.88 | 18.3 | NASDAQ |
| Kaiser Ventures Inc. (H) | KRSC | 14.63 | 10.75 | 36.0 | 15.00 | 8.00 | 133.0 | NASDAQ |
| Keystone Automotive Industries Inc. | KEYS | 16.75 | 15.00 | 11.7 | 27.00 | 13.88 | 15.4 | NASDAQ |
| Life Financial Corp. | LFCO | 3.94 | 4.13 | -4.5 | 21.63 | 2.00 | NM | NASDAQ |
| Modtech Holdings Inc. | MODT | 9.06 | 8.88 | 2.1 | 21.88 | 7.38 | 7.6 | NASDAQ |
| National R.V. Holdings Inc. | NVH | 25.38 | 25.88 | -1.9 | 33.67 | 13.13 | 11.0 | NYSE |
| PFF Bancorp Inc. (H) | PFFB | 18.13 | 18.72 | -3.2 | 20.25 | 10.75 | 13.9 | NASDAQ |
| Provident Financial Holdings Inc. (H) | PROV | 18.25 | 17.69 | 3.2 | 23.38 | 13.50 | 12.1 | NASDAQ |
| Watson Pharmaceuticals Inc. | WPI | 40.75 | 40.50 | 0.6 | 63.00 | 37.06 | 22.5 | NYSE |

Notes: (H)-Stock hit 52 week high during the month, (L)-Stock hit 52 week low during the month, NM - Not Meaningful

Five Most Active Stocks

| Stock | Month Volume (000's) |
|-------------------------------|----------------------|
| Watson Pharmaceuticals Inc. | 12,504,000 |
| Fleetwood Enterprises Inc. | 5,335,700 |
| HOT Topic | 2,602,100 |
| PFF Bancorp Inc. | 1,144,900 |
| National RV Holdings Inc. | 909,900 |
| D & P/IEBJ Total Volume Month | 26,012,100 |

Monthly Summary 5/25/99

| | |
|-----------|----|
| Advances | 11 |
| Declines | 4 |
| Unchanged | 0 |
| New Highs | 7 |
| New Lows | 0 |

Duff & Phelps, LLC

One of the nation's leading investment banking and financial advisory organizations. All stock data on this page is provided by Duff & Phelps, LLC from sources deemed reliable. No recommendation is intended or implied. (310) 284-8008.

HITT is in Need of Some Strong Medicine

by Robert Parry

When the history book on the '90s is written, the chapter on the stock market will surely have pages devoted to the rocketing roller coaster that is the Internet. How will the masses of the next millennia look back on those who got in line to plunk down their hard earned dollars on profitless wonders like Amazon.com?

Regardless, there will also be a special section of those pages devoted to the likes of Hitsgalore.com (Nasdaq: HITT), just as pages of our contemporary books retell the tales of trav-

eling medicine men and their well pitched elixirs and potions.

Observe the pitch of the HITT potion: "There is no limit on your income for doing nothing more than being a sponsor," their Web site claimed, according to Bloomberg. Consider it the modern day equivalent of "cures boils, the plague and the vapors."

Bloomberg reported that the HITT site claimed that investors could earn \$495 on a \$99 return just by convincing "only" 20 other investors to pitch in another \$99.

The problem for HITT is that snake oil salesmen didn't have to

answer to the Securities and Exchange Commission.

HITT is a Rancho Cucamonga-based firm started by Dorian Reed in July of 1998. It went public in February. In three months, its value raced from \$53 million to \$1 billion-with the stock price going from the penny level to more than \$20 in a matter of 12 weeks.

Then the roof fell in. It was announced that Reed had been ordered by a federal judge in April to repay investors in another company more than \$600,000.

More importantly, it was revealed that HITT had failed to document Reed's past in SEC fil-

ings. The stock price plunged 53 percent in one day, then another 20 percent the next day.

Making matters worse, four days later it was reported that the firm's investor relations executive had a similar background. By May 19, the stock price was trading in the \$4 range.

As a result of the difficulties, a loan from a major investment trust has been renegotiated at a lower price and will involve assets, not cash. The \$100 million deal means that HITT is not dead, but it will surely take double dose of elixir to return to its previous glory.

Inland Empire Restaurant Review

Lyons English Grill...a Relationship Worth Having

by Joe Lyons

It was a dark and stormy night. This was curious because it is never dark and stormy in Palm Springs. But it was for me.

I was driving through the rain to the Lyons English Grill. Although the operating family is named Lyons, they are not related to me. Still I felt at home when I entered the manor house style inte-

rior and reviewed the menu written in Old English script.

I took the easy way out for appetizers. I ordered the combination platter (\$7.95 for two). It includes zucchini and beef kabobs along with kreplach. Kreplach are little triangular puff pastries with meat in them.

After that, my guest and I split a cobb salad (\$13.95). I thought I had caught the waiter in a mistake

when he asked me what salad dressing I wanted. Cobb salad should only have bleu cheese dressing. The waiter admitted that he was aware of that but people sometimes make changes and so he gives them the option.

We asked for the shrimp in the salad and were delighted to find that there were very large pieces of shrimp. Not just those little fellows you get out of the can. And the bleu cheese bits came in big chunks.

Lyons is known for its meats, so I ordered the prime rib (\$19.95). Prime rib is properly served rare to medium, although I personally like it better done, which is why I normally ask for the end cut. For review purposes I asked for it medium and the result was so beautiful I didn't want to cut it. I have enjoyed many primes over the years, but this one was a solid cut of beef with only a hint of the fatty trim that most of these cuts come with.

The special for the night was the roast rack of lamb (normally \$21.95). I am no lamb fan but my guest is and I was told that the lamb was at least as good as my prime rib. It was served with a special mint sauce, not the usual mint jelly.

Such attention to quality may not sound obvious as you read this, but you truly can taste the differ-

ence. Dinners are served with popovers, which are like dinner rolls except they are hollow. Kind of like a little Beef Wellington without the beef. (By the way, Beef Wellington with Bearnaise sauce is on the menu for \$22.95).

Desserts include a caramel custard for \$3 and New York-style cheesecake that came very close to the real New York. Remember, a lot of people who live in Palm Springs grew up back east. They would be able to taste the difference.

A brief tour of the restaurant revealed a vast collection of English mementos, including china, stained glass and other decorative items from the British Isles. They are especially proud of a series of enamel-on-copper paintings which hangs in their halls.

Our host, Jeff Lyons, reminded me that there are hundreds of restaurants in a twenty-mile radius. Competition is fierce — thus the attention to detail. He also pointed out that at one time the Lyons Grill was a chain, but now the family puts all of their efforts into this one location. The effort is worth it — even if they are not my family.

Lyons English Grill, 233 East Palm Canyon Drive, Palm Springs, (760) 327-1551.



Make reservations for an award-winning dinner.

So...What's for Dinner?

Publisher Bill Anthony and TV news anchor Joe Lyons regularly visit some of the nicest restaurants in the Inland Empire and Southern California. You see their reports on the "Inland Empire TV News" and read all about it in the *Inland Empire Business Journal*. But you may not always agree. Now you can join Bill and Joe. Send a card or letter. We may select you to join us on an upcoming restaurant review.

Write: Restaurant Review

c/o Inland Empire Business Journal, 8560 Vineyard Ave., Ste. 306, Rancho Cucamonga CA 91730
Or call: (909) 484-9765 ext. 0

CALCULATE MATH AT RECORD SPEED!

Kevin Trudeau
&
Scott Flansburg's
MEGA MATH

Become A Human Calculator!

Discover How You Can Easily:

- * Add and subtract up to 4 digit columns
- * Divide using 2 mistake-proof formulas
- * Multiply complex numbers
- * Solve difficult algebra problems
- * Calculate challenging story problems
- * Figure percentages, square roots and cube roots



For More Information
Call:
1-800-954-3366

Also ask about:
Mega Memory
Mega Speed Reading
Student Success System

MEAD ON WINE

The Best of the Best at NWIWC Finish the Awards

Last month, I detailed a long list of winners from the New World International Wine Competition. And now for the "biggies," best red, white, sparkling and dessert, as well as the overall grand champion best of show.

Winner of the Thornton Winery Trophy for Best New World Champagne or Sparkling is Gloria Ferrer 1996 "Royal Cuvee" Brut (\$20). It's worth mentioning that there were two runners-up gold medal winners in the final flight, both from S. Anderson of Napa Valley. There was one for the Brut and one for an absolutely delicious Blanc de Noirs.

The Galleano Memorial Trophy for Best New World Dessert Wine goes to Quady 1990 "Starboard" (\$21.50). This Amador County Port style wine is called Starboard because it is sold in Europe where the name Port may only be used on wines produced in Portugal. Andy Quady makes this wonderful wine from all Portuguese varieties and reasoned if it wasn't Port...then it must be Starboard!

This year's best white was a sweet dessert wine for a change, with the NWIWC Trophy for Best New World Gewurztraminer and the Brown-Forman Trophy for Best New World White Wine going to Husch 1997 "Anderson Valley Late Harvest" (\$14 the half bottle) at nearly 15 percent residual sugar.

And now comes the big one. The winner of the Allied Domecq Trophy for Best New World Zinfandel, the Geyser Peak Trophy for Best New World Red Wine and the American Airlines New World Grand Champion Trophy is La Crema 1997 "Sonoma Reserve" Zinfandel (\$22). It's scheduled for a May 1 release, but we're told they may try to get into the

market sooner as a result of this major win.

VERY UNDERRATED

Chateau Souverain may not be "the" most underrated winery in Sonoma County, but it's sure in the top five or 10. Simi, Sonoma Creek, Rodney Strong and Pedroncelli are others which always belong on such a list as "Rodney Dangerfields" of wine.

And I'm only talking about Souverain's basic line today, the "Reserves" get overlooked too.

Not only do the wines deserve special attention, they deserve additional kudos for unique packaging, a special faceted bottle which always makes me think of crystal. I've never liked the flange-topped bottles used by some wineries, which have always looked cheap to me, but facets I go for.

Chateau Souverain 1997 "Alexander Valley" Chardonnay (\$13) one hundred percent barrel fermented, with more than one-third of the barrels brand new French oak. Big melon fruit (think Crenshaw) with very rich oak vanillin. Dry, but with a sweetish impression from the fruit and oak. There's a slight awareness of alcohol. Rating: 85/86

Chateau Souverain 1996 "Dry Creek" Zinfandel (\$11) boysenberry and raspberry fruit and not a lot of wood. Lean, claret style. A wine designed for food, like lamb chops, barbecue, or maybe blackened salmon. Rating: 86/89

Chateau Souverain 1996 "Alexander Valley" Merlot (\$18) big, juicy black cherry flavors. More about fruit than wood. Very enjoyable now, but should cellar nicely for at least five years. A serious structure with a firm but not astringent tannic background provides character and will contribute to

longevity. Rating: 88/84 BEST

BUY WHITE WINE OF THE WEEK

Chateau Souverain 1998 "Alexander Valley" Sauvignon Blanc (\$9 or less). This is an unprecedented third perfect score for Sauvignon Blanc that I've given in the past six months, and they've all come from Sonoma County (the other two were 1997 Geyser Peak and 1996 Simi)! This is one beautiful and thoroughly delicious white wine. Every sip demands another. One hundred percent barrel-fermented, but only aged in barrel for about four months,

so wood is not a major component of either bouquet or taste. Grapefruit and grapefruit zest, with some additional citrus (maybe just a hint of tangerine) and a little orange blossom aromatic. Dry but fruity to the point you could imagine a bit of sweetness. Winemaker Ed Killian wants to drink it with a lime-based civiche. The winery's publicist sees it with oysters on the half-shell. What pops up as my culinary vision is an old-fashioned, Sole Veronique, with extra grapes, please. Case purchases highly recommended. You won't tire of this one. Rating: 100/96.



Wine Selection & Best Rated

by Bill Anthony

| Navarro Vineyards | | Sierra Vista | |
|--|---------|---|---------|
| White Riesling 1996 | \$19.50 | Sirah 1996 | \$9.90 |
| Anderson Valley, California, "Cluster Select" | | El Dorado, California, Estate Bottled | |
| Gamay 1996 | \$9.75 | Sauvignon Blanc 1997 | \$8.50 |
| Mendocino, California, Valdigue, Gamay (Napa) | | El Dorado, California, Estate Bottled | |
| Cabernet Sauvignon 1995 | \$17.00 | Sirah 1995 | \$17.00 |
| Paso Robles, California, Estate Bottled | | Red Rock Ridge, El Dorado, California, Estate Bottled | |
| Gewurztraminer 1996 | \$14.00 | Viognier 1996 | \$20.00 |
| Anderson Valley, California, Estate Bottled | | El Dorado, California, Estate Bottled | |
| Pinot Noir 1995 | \$18.00 | Zinfandel 1996 | \$12.50 |
| Anderson Valley, California, "Methode Ancienne" | | El Dorado, California, Estate Bottled | |
| White Riesling 1996 | \$16.00 | | |
| Anderson Valley, California, Late Harvest | | Venezia | |
| | | Cabernet Sauvignon 1996 | \$19.99 |
| | | Meola Vineyards, Alexander Valley, California | |
| Rosenblum Cellars | | | |
| Palomino 1996 | \$8.00 | Chardonnay 1996 | \$19.99 |
| Contra Costa County, California, "Fleur de Hoof" | | Regusci Vineyard, Napa Valley, California | |
| Zinfandel 1996 | \$15.00 | Chardonnay 1995 | \$19.99 |
| Contra Costa County, California | | Beaterra Vineyards, Napa Valley, California | |

Salton Sea task force...

continued from page 24

tion of the sea spiral downward:

- A decrease in property values anywhere from \$731 million to \$1.29 billion.

- A loss in economic activity ranging anywhere from \$161 to \$238 million.

Damage to the environment, loss of habitat and biodiversity and a decrease in the quality of life in the surrounding communities due in part to an increase in toxic particles from dust as the sea recedes.

On the other hand, the economic benefits of restoring the Salton Sea were determined to range from \$4.38 billion to \$5.8 billion.

At the end of the formal presentation, board member and Riverside County Supervisor Roy Wilson acknowledged the expertise of the Economic Development Task Force.

"I think as the scientific studies and reports come forward of alternatives, I would like to see this committee stay in place and to be on call so when we do have projects proposed and solutions proposed, that

they might look at it from the very narrow economic impact aspect and analyze and give us their thoughts and recommendations," said Wilson.

Tom Kirk, executive director of the Salton Sea Authority, expressed his agreement with that suggestion and added a note of appreciation. "The (Cabazon Band of Mission Indians) sponsored the work of The Rose Institute, and I thank the Cabazons for that," he said.

After having listened intently to the verbal presentation and asking questions, the board members were left with copies of the task force report to read in further detail. There was no doubt that the members would find much to contemplate.

"I think this is an outstanding report, and you can see how much interest it has generated in this board," said Tellis Codekas, president of the Salton Sea Authority Board of the Directors. "It's great work."

—This article was reprinted from
The Cabazon Circle magazine by
permission.

LET..BELL CONSTRUCTION Solve Your Tenant Improvent Problems at Affordable Rates!

- Electrical
- Plumbing
- Carpentry
- Painting
- Roofing Repairs
- Tile & Marble Work
- Marble Polishing Specialist

BELL CONSTRUCTION GUARANTEES THEIR WORK 100% TO YOUR SATISFACTION, AND OFFERS A WIDE RANGE OF SERVICES AT THE LOWEST REASONABLE PRICE. CALL TODAY FOR A FREE ESTIMATE.

909-943-0482
pager/909-508-4032

Chamber of Commerce

Pacific Bell
title sponsor of
The Rancho Cucamonga Chamber of Commerce
The 1999 Grape Harvest Festival
June 24, 25, 26, 27 1999
The Entertainment Line up is Here!!!

| | | |
|-------------------------------|--|---|
| June 25 Friday 7:30 p.m. | *Back Street *Poco | Come and enjoy live entertainment, carnival rides, wine tasting, and the traditional grape stomp. June 24 : 6:00 p.m. - 10:00 p.m. June 25 : 5:00 p.m. - Midnight June 26 : 10:00 a.m. - Midnight June 27 : 11:00 a.m. - 8:00 p.m. Pre-Sale tickets on sale now!! Call the Chamber for the nearest location. |
| June 26 Saturday 2:00 p.m. | *Luz *Los Santos Del Norte *La Banda De Culiacan *Ezequiel El Cheque Pena | |
| June 26 - Saturday 7:30 p.m. | *Billy Vera & The Beaters *Jack Mack & The Heart Attacks | |
| June 27 - Sunday 2:00 p.m. | *The Association *Ronny & The Classics | |

8280 Utica Ave., Ste. 160 • Rancho Cucamonga, CA 91730 • Phone: (909) 987-1012

Pacific Bell and
The Rancho Cucamonga Chamber of Commerce
Presents
The 1999 Grape Harvest Festival
June 24, 25, 26, 27

If you have not yet received an application to participate in the Grape Harvest Festival cut out this advertisement and send it back to the Rancho Cucamonga Chamber of Commerce. What type of business are you?

Check One
☐ Commercial ☐ Food ☐ Arts & Crafts

Company _____
Name _____ City _____
Address _____
State _____ Zip _____ Phone (____) _____

8280 Utica Ave., Ste. 160 • Rancho Cucamonga, CA 91730 • Phone: (909) 987-1012

JOIN THE HIGH DESERT'S MOST PROGRESSIVE CHAMBER OF COMMERCE



The Apple Valley Chamber of Commerce
is
Your Business Legislative Advocate

Our Value-Added Membership Benefits
include:

broadcast faxes, press releases, free flyer inserts, and BRAVE, the only Chamber pro-business political action committee in the High Desert.

Just say "YES" when our representative calls you, or contact the Apple Valley Chamber of Commerce

(760) 242-2753

UPLAND CHAMBER OF COMMERCE

The Chamber of Commerce is PEOPLE...dedicated to helping each other. Members of the chamber work in the following areas:

• Business Services:

Networking, referral service, educational seminars and low cost advertising.

• Governmental Affairs:

We ensure that a united voice for business is heard at the Federal, State, County and City level. We are the "Watch Dog" on legislative matters that impact business.

• Economic Development:

The primary responsibility of the chamber is to create and support a positive business climate and to provide members an opportunity for growth and profit.

• Community Development:

The leadership of the chamber is dedicated to the concept of a well balanced community.

Telephone (909) 931-4108 Fax (909) 931-4184

New York's HMO...

continued from page 22

are entirely adequate.

"I know some regulations came out after the demise of Maxi-Care a few years ago," said Troy Holmes, vice-president of contracting and business development at Loma Linda University Medical Center. "As for what protection they may offer, how it gets funded and who pays for it, I'm sure it's open for interpretation," Holmes said.

"I think some protection is definitely needed; it's hard to say whether or not mandating HMOs to carry additional insurance is going to be the way it should be done," Holmes concluded.

According to Holmes, when Maxi-Care went out of business about a decade ago, many California health care providers either got paid a very small amount or did not get paid at all.

The New York debate has sparked a confrontation with the medical industry on one side and insurers and business groups on the other.

"An assessment would be the guarantee fund costs would be passed on to business," said Elliot A. Shaw Jr., director of government affairs at the Business Council of New York State Inc.

Insurers, predictably, are also against the proposal. They contend that if payment guarantees are adopted, HMO premiums will rise, since HMOs will include the additional cost in their rates.

"The only guarantee is that customers will pay more and get nothing for it," said Geoffrey Taylor, director of public policy at the New York State Conference of Blue Cross and Blue Shield Plans.

Hospitals and doctors, on the other

hand, say that they seek only to be paid for services rendered in good faith.

New York hospitals are incensed that they are being offered a minimum of 30 cents on the dollar by WellCare of New York for having treated patients, whom by state law they couldn't turn away. According to a May 17 "Crane's New York Business" article by Barbara Benson, doctors, who have already had to agree to discount their fees to HMOs, don't understand why they now have to accept a small portion of what they are owed.

New York health care providers are mobilizing support for legislation to create a guarantee fund, financed by HMOs and other insurers, to pay claims in the event an HMO fails. According to Benson, it would be the first such fund in the nation, and as such has begun to attract nationwide attention from health care providers, HMOs, and the insurance industry at large.

The New York Health Insurance Consumer Protection Security Fund is

backed by two Republicans, Sen. Kemp Hannon, chairman of the Health Committee, and Senate Majority Leader Joe Bruno. Democratic Assemblyman Pete Grannis, the chairman of the Assembly Insurance Committee, has agreed to sponsor a version of the bill, which was introduced in the New York State Senate in April. The fund is patterned after similar guarantee funds for property and casualty and life insurers.

Funding would come from an assessment on insurers that would be triggered only when regulators declare a failing insurer insolvent. New Jersey is the only other state currently considering legislation that would bail out health care providers at the expense of insurers and employers that offer health insurance to their workers.

Six states, including California and New York, have guarantee funds designed to protect patients. These laws prevent hospitals from going after patients whose insurance companies are insolvent.

Bank of America...

continued from page 40

\$28,000 in scholarships, representing high schools throughout Riverside and San Bernardino counties, competed for cash awards at the Bank of America's 1999 Achievement Awards regional final event, held at the Ontario Hilton.

According to Gene Di Lorenzo,

vice president and banking center manager for Bank of America's Corona branch, the bank was pleased to be involved in the Hotel Del Rey historic marker dedication. "We are proud to give something back to our community," Di Lorenzo said. "This historic landmark will forever represent the cherished history of our city."

At deadline...

continued from page 3

Employment Outlook Survey for July, August and September. Robust hiring activity is also expected in Corona, and an optimistic staffing scene is forecast for the Ontario/Upland area. Riverside will have a fair staffing pace, according to the survey.

Polls conducted by Manpower Inc. revealed that 47 percent of both San Bernardino and Corona employers are preparing to add personnel. Ontario/Upland area employers were only slightly less bullish; 33 percent of them plan to add employees. Riverside had a more modest forecast, with 17 percent of employers preparing to add personnel, 3 percent planning reductions and 77 percent maintaining existing levels.

California Chamber of Commerce Opposes SB 320 Workers' Comp Bill.

The California Chamber of Commerce is strongly opposing legislation by State Senator Hilda Solis (D-San Gabriel Valley) which seeks, the chamber says, to eliminate caps on vocational rehabilitation and other payments without any reform to the workers' compensation system.

The changes are a dramatic step backward from the 1993 reforms which limited payments and claims in a number of circumstances. Since then, claims have declined by 30 percent, and the state has increased caps on payments to some injured workers by 45 percent, the chamber says.

If passed, the Solis bill could cost as much as \$1.75 billion.

BUSINESS TO BUSINESS COURIER SERVICE



Your Intra-County business mail will be picked up by courier
TWICE a day and hand delivered on our next route.

Services Available Include:

- Same Day Delivery
- Couriers
- Tailored Delivery Systems
- Parcel Delivery
- Special Messenger
- Bag Exchanges
- Overnight Letter Service



For Service in the Inland Empire call:

1 • 800 • GO • 4 • ICBM
Serving all of Southern California

NEW BUSINESS

Angkor Auto Repair & Body Works, 2166 S. Gardena St., San Bernardino, CA 92408, Riith Kaing

Annetta Denton Dog Specialist, 1817 E. Elm St., Ontario, CA 91761, Annetta Denton

Annie Nails, 14050 Cherry Ave., Ste. G, Fontana, CA 92337-8312, Viet Huynh

Antique Exchange, P.O. Box 7005, Redlands, CA 92375-0005, Marie Reynolds

Antique's International, 29816 Dawncrest Cir., Temecula, CA 92591-1800, Joseph Voithofer

Apollo Publishing, 11338 Kenyon Way, #103, Alta Loma, CA 91701, Brett Bruce

Apple Green Realty, P. O. Box 2264, Apple Valley, CA 92307, Juanita Dunn

Applewood Farm, 10377 Juniper Ave., Yucaipa, CA 92399, Frankie Barker

Appliance Exchange, 15369 7th St., Victorville, CA 92392, Willy White

Appliance Experts, 28535 Avenida La Paz, #B, Cathedral City, CA 92234-3609, Jesus Rivas

Applied Machine & Balance, 1869 W. Pomona Rd., #F, Corona, CA 91720, Arms Precision, Inc.

Approved Supplier Management, 14684 Saddlepeak Dr., Fontana, CA 92336, Michael Zullo

Aquarius Water Equipment Rentals, 12799 Magnolia Ave., Riverside, CA 92503-4624, Richard Tankerskey

Arbolito Landscape, 81930 Victoria Ave., Chiriaco Smt., CA 92201, Genaro Rios

Arbys, 72795 U.S. Highway 111, Palm Desert, CA 92260-3387, CA & Assoc. of Palm Desert Inc.

Architectural Audio & Video, 81054 Jamie Way, Chiriaco Smt., CA 92201, John De Juliis

Arco Smog Express, 4702 Riverside Dr., Chino, CA 91710, Ashraf Jakvani

Arrow Mini Mart, 16312 Arrow Blvd., Ste. A, Fontana, CA 92335-7741, Elias Hatter

Arrow Mortgage Service, 9339 Foothill Blvd., Ste. C, Rancho Cucamonga, CA 91730-3548, W. Wickley

Arrow Travel & Cruise Center Inc., 8253 Sierra Ave., Ste. 103, Fontana, CA 92335-3579, Bekk Corp Inc.

Arrowhead Communications, P.O. Box 5407, Blue Jay, CA 92317-5407, Larry Collins

Arrowhead Engineering, P. O. Box 5537, Blue Jay, CA 92317, Gary Smith

Arrowhead Investigations, P. O. Box 2284, Rancho Cucamonga, CA 91729, Ron Forbush

Art Concepts, 83970 Pacifica Sur, Indio, CA 92203, Brian Handova

Artistic Pool Plastering, 8665 Sylvan Ave., Riverside, CA 92503-7819, Anthony Rodriguez

Artistic Retrofit & Design, 7349 Milliken Ave., #140101, Rancho Cucamonga, CA 91730-7435, Stephen White

Artistically Metal, 2675 N. Palm Canyon Dr., Palm Springs, CA 92262-1863, Larry Sanford

Arts, 413 E. 7th St., Upland, CA 91786-6743, Arthur Saviers

Aruba Apartments, 671 S. Riverside Dr., Palm Springs, CA 92262, The Real Estate Firm

Asap Attny Works, 1054 N. Euclid Ave., Upland, CA 91786-3201, Rebecca Contini

Asap Lock & Safe, 6203 Magnolia Ave. #A, Riverside, CA 92506-2519, George Rodriguez

Asset Control Service, 5612 Newbury Ave., San Bernardino, CA 92404-2925, Mary Saunders

Assoc. of Martial Arts Academy, 7223 Church St., Ste. A19, East Highland, CA 92346-5812, Michelle Martin

Assured Mini Storage, 6309 Mitchell Ave., Riverside, CA 92505-2292, Roy Valk

At Once Cosmetics, 68860 Perez Rd., Cathedral City, CA 92234, Robert Davis

Attic Doctor, 67555 Palm Canyon Dr., #F112, Cathedral City, CA 92234, Thermoshield of Cal Inc.

Audio Video Color Avc., 16074 Grand Ave., Lake Elsinore, CA 92530-1418, Avc Remington Servall

Aunt Tet's Antiques, 112113 California St., #3, Yucaipa, CA 92399, Judy Beebe

Auto Dealers Magazine, 4195 Chino Hills Pkwy., #267, Chino, CA 91709-2618, Toshi Boyd

Auto Mates, 1 Mills Cir., #2 Fc3, Ontario, CA 91764, Sophia Shih

Automated Pathology Systems, 11155 Mountain View Ave., Ste. 101, Loma Linda, CA 92354-3805, Fred Soeprono

AVC Remington Plastics, 16074 Grand Ave., Lake Elsinore, CA 92530-1418, Richard Caty

Awnings Direct, 25567 Camino Castillo, Moreno Valley, CA 92551, David Golka

B & B Cigar, 360 S. Benson Ave., Apt 209, Upland, CA 91786-6916, Bharat Bhuptani

B & B Concrete Pumping, 53170 Calle Avila, Coachella, CA 92236-3008, Benny Palafox

B & B Enterprises, 14704 McRoberts Rd., Apple Valley, CA 92307-6455, James Burfield

B & L Transmissions, 33060 Old Woman Spgs. Rd., Aguanga, CA 92536, William Wilson

B & R Clean Up, 13894 Kiowa Rd., Apple Valley, CA 92307, Rhonda Frank

N T Concrete, 54420 Avenue Ramirez, La Quinta, CA 92253, Mark Tuvel

B S C Mortgage, 4195 Chino Hills Pkwy., #613, Chino, CA 91709, Richard Becker

B S Signs, 678 Azure Ln., Apt 2, Corona, CA 91719-7854, Robert Schmidt

B V Performance, 10631 Gala Ave., Alta Loma, CA 91701, Robert Victorino

Backside Board Shop, 12960 Pan Am Blvd., Moreno Valley, CA 92553, Anthony Rabano

Bahama Mamas, 24801 Sunnymead Blvd., Moreno Valley, CA 92553, Craig Shelby

California Capital, 81703 Hwy. 111, Chiriaco Smt., CA 92201, E M A Financial Inc.

California Cleaners, 6180 Riverside Dr., Chino, CA 91710, Jonathan Mayer

California Information Services, 1457 E. Philadelphia St., Ste. 6, Ontario, CA 91761-5763, Ronald Peterson

California Oaks Auto Service, 26586 Jefferson Ave., # C, Murrieta, CA 92562-6923, David Johnson

California Woodworking, 6519 Clay St., Ste.D, Riverside, CA 92509-6035, Jeffery Krohn

Camachos Landscape Inc., P.O. Box 30063, San Bernardino, CA 92413, Flavio Camacho

Camcrafts, 17525 Catalpa St., #105, Hesperia CA 92345, Shirley Goss

Canyon Lake Antiques & Collect., 31716 Railroad Cyn. Rd., #11, Quail Valley, CA 92587, Rod Fletcher

Canyon Lake Physical Therapy, 31682 Railroad Canyon Rd., Canyon Lake, CA 92587-9481, Barbara Stacy

Canyon Studios, 548 E. Industrial Pl., Palm Springs, CA 92264-8125, Steven Weintz

Capello Salon, 1631 N. Mountain Ave., Upland, CA 91784, Kristine Overlay

Capital Logistics, P.O. Box 7686, Riverside, CA 92513-7686, Denley Daw

Capital Solutions Network, 34400 Date Palm Dr., # U, Cathedral City, CA 92234, John Beresford

Capstone Christian Counseling, 27403 Ynez Rd., #204, Temecula, CA 92591, Richard Bisson

Carcias Family Restaurant, 12106 Palm Dr., Desert Hot Springs, CA 92240-3900, Tomas Garcia

Cardservice Merchants Assistance, 769 Indian Wells Rd., Banning, CA 92220, Joseph Thorman

Caring Nurses Home Health Agency, 6180 Quail Valley Ct., Riverside, CA 92507-0757, Judy Rachell

Carjo Enterprises, P. O. Box 293941, Phelan, CA 92329, Delinke Setser

Carolina Nursery, 1451 6th St., Norco, CA 91760, Jose Carlos

Carriage House Bed & Breakfast, P. O. Box 982, Lake Arrowhead, CA 92352, Carma Karstens

Carribean Express, 9240 Kiwi Ave., Fontana, CA 92335, Ramon Hernandez

Casa Del Sol Villa, 18700 Symerson, Apple Valley, CA 92307, Sammi Cimino

Cascade Plumbing, 9028 Hope Ave., Riverside, CA 92503, Eddie Dalton

Cascading Waters, 9128 Rangpur Cir., Riverside, CA 92508, Betty Noelck

Cash Equipment Rental, 555 W. State St., Ontario, CA 91762-4234, Glenda Cash

Castillo Enterprise, P.O. Box 1262, Loma Linda, CA 92354-1262, Victor Castillo

Castlerock, 5510 Morehouse Dr., #200 San Diego, CA 92121, Patrick Gavin

Casual Gourmet Catering, 3660 Upper Terrace Dr., Riverside, CA 92505-3645, John Peace

Caterina's, P.O. Box 5587, San Clemente, CA 92674-5587, Josie Rietkerk

CC & L Construction, 155 S. Memorial Dr., # H, San Bernardino, CA 92408, Denise Brue-Clopton

CED Enterprises, 6839 Oleander Ave., East Highland

CA 92346-2779, Cathryn Lindsey

Central City Motel, 395 North H Street, San Bernardino, CA 92411, Suresh Patel

Central Locomotive Works, 18025 Palm Dr., Hesperia, CA 92345, Lou Houlemaarde

Central Mechanical Company, 3045 Chardoney, Mira Loma, CA 91752, Steve Roulette

Cfg Trucking, 1161 Conestoga St., Corona, CA 91719-8619, Joel Gandy

Chafin Computer Consultants, 26274 E. Orchid Ave., East Highland, CA 92346, Larry Chafin

Chamber Opera Society of Desert, 885 Prescott Dr., Palm Springs, CA 92262, Alliance for Children's Arts

Champion Newspapers, 13179 9th St., Chino, CA 91710-4216, Champion Publications

Champion Realty, 3004 Champion St., Chino, CA 91709, Jayesh Shah

Chicago Ave., Riverside, CA 92508-9210, Lisa Dempsey

Environmental Construction Tech., 3334 Durahart St., Riverside, CA 92507, Ancel Rogers

Espinoza Mexican Seafood, 1115 N. Mt. Vernon, #112, Colton, CA 92324, Victor Espinoza

Etch Guard, P. O. Box 2004, Colton, CA 92324, Steven Caldwell

European Express, P.O. Box 9000-333, Alta Loma, CA 91701, Vince Catalano

European Nail Products LLC., 1061 E. Francis St., Corona CA 91719-2320, Heinz Heinrich

Eva Flowers, P.O. Box 4683, Montclair, CA 91763-7683, Eva Nainggolan

Excel Credit Reporting, 11030 Arrow Rte., Ste. 207, Rancho Cucamonga, CA 91730-4837, Patricia Michael

Excel Printing & Graphic Art Svc., 1331 Kendall Dr., # 2-102, Arrowhead Farms, CA 92407, Philip Kesuma

Executive Housekeeping, 2200 Business Way, Riverside, CA 92501-2230, Cheryl Reynolds

Exposures, P.O. Box 9945, San Bernardino, CA 92427-0945, Adrian Wilkins

Expresso Principle, 10628 Balsam Ave., Hesperia CA 92345-2508, Edgardo Torres

Express Contractors, P. O. Box 7726, Riverside, CA 92513, Amawe Alhamwi

Express Mortgage, 13849 Amargosa Rd., Ste. 203, Victorville, CA 92392-2474,

Lees Gold & Jewelry, 24725 Alessandro Blvd., # 129, Moreno Valley, CA 92553-3941, Hwa Lee

Lelas Salon 29, P.O. Box 424A, Twentynine Palms, CA 92277, Jerome Sexton

Leo's Records & Promotions, 17149 Covey St., Palm Springs, CA 92258, Leopoldo Rodriguez

Letty's Tepeyac, 1261 W. Foothill Blvd., Upland, CA 91786-3681, Jaime Castellanos

Libby's Treasures, 12240 Perris Blvd., # A102, Moreno Valley, CA 92557-7417, Elizabeth Vaughn

Liberty Medical Billing Svc., 691 S. Buena Vista St., Hemet, CA 92543, Mark Van Der Hoek

Liberty Springs Security Co., P.O. Box 901, Cabazon, CA 92230-0901, Douglas Newton

Libros Latinos, P.O. Box 1103, Redlands, CA 92373, Alfonso Vijil

Light Touch, 30915 Allen Ave, Homeland, CA 92548, Maureen Ferri

Lighting Insurance Services, 1511 W. Holt Blvd., Ontario, CA 91762, Bryan Day

Lil Miss Mollies Deli, 17465 Main St., Hesperia, CA 92345, Sherrie Jennings

Liquid Technologies, 1726 N. "D" St., San Bernardino, CA 92405-4418, John Berkery

Lisa Robertson Creative, 4315 E. Lowell St., Ontario, CA 91761, Lisa Robertson

Litany Window Tinting, 3496 Broadmoor Blvd., San Bernardino, CA 92404, Alfred Aro

Little Ones Family Daycare, P.O. Box 290366, Phelan, CA 92329, Natalie Williams

LLA Serena Apts., 1864 12th St., Riverside, CA 92507, Rob Walker

Loan Central, 18611 Cocqui, Apple Valley, CA 92307, Carol Coleman

Loan Savings, 21900 Barton Rd., Ste. 120, Grand Terrace, CA 92313-4403, Dave Leonhart

Local Color, 177 W. Tahquitz, Palm Springs, CA 92262, Jane Campbell-Young

Locomotive Liqueur, 162 E. Palm Canyon Dr., Palm Springs, CA 92264, Jorge Rodriguez

Logan & Sons Tire Repair, 4850 Felspar St., Riverside, CA 92509, Robert Logan

Logicom Technologies LLC, 1126 W. Foothill Blvd., #175, Upland, CA 91786, Vincent Hruska

Loma Linda Chiropractic, 25864 Business Center Dr., Redlands, CA 92374-4515, Nathan Coffin

Loma Linda Foot & Ankle Center, P.O. Box 7090, Loma Linda, CA 92354-0688, Mariam Amiri

Los Cabos Restaurant, 1756 University Ave, Riverside, CA 92507-5342, Eusebio Guerra

Los Dos Amigos, 479 S. La Cadena Ave., Colton, CA 92324, Nelda Estrada

Lucky Dry Cleaners, 967 Armory Rd., Barstow, CA 92311-5459, Harshadrai Patel

Lukas Trucking, 17424 Vine St., Fontana, CA 92335-3644, Noe Cardona

MORE NEW BUSINESS

CA 92346-2779, Cathryn Lindsey

Central City Motel, 395 North H Street, San Bernardino, CA 92411, Suresh Patel

Central Locomotive Works, 18025 Palm Dr., Hesperia, CA 92345, Lou Houlemaarde

Central Mechanical Company, 3045 Chardoney, Mira Loma, CA 91752, Steve Roulette

Cfg Trucking, 1161 Conestoga St., Corona, CA 91719-8619, Joel Gandy

Chafin Computer Consultants, 26274 E. Orchid Ave., East Highland, CA 92346, Larry Chafin

Chamber Opera Society of Desert, 885 Prescott Dr., Palm Springs, CA 92262, Alliance for Children's Arts

Champion Newspapers, 13179 9th St., Chino, CA 91710-4216, Champion Publications

Champion Realty, 3004 Champion St., Chino, CA 91709, Jayesh Shah

Chicago Ave., Riverside, CA 92508-9210, Lisa Dempsey

Environmental Construction Tech., 3334 Durahart St., Riverside, CA 92507, Ancel Rogers

Espinoza Mexican Seafood, 1115 N. Mt. Vernon, #112, Colton, CA 92324, Victor Espinoza

Etch Guard, P. O. Box 2004, Colton, CA 92324, Steven Caldwell

European Express, P.O. Box 9000-333, Alta Loma, CA 91701, Vince Catalano

European Nail Products LLC., 1061 E. Francis St., Corona CA 91719-2320, Heinz Heinrich

Eva Flowers, P.O. Box 4683, Montclair, CA 91763-7683, Eva Nainggolan

Excel Credit Reporting, 11030 Arrow Rte., Ste. 207, Rancho Cucamonga, CA 91730-4837, Patricia Michael

Excel Printing & Graphic Art Svc., 1331 Kendall Dr., # 2-102, Arrowhead Farms, CA 92407, Philip Kesuma

Executive Housekeeping, 2200 Business Way, Riverside, CA 92501-2230, Cheryl Reynolds

Exposures, P.O. Box 9945, San Bernardino, CA 92427-0945, Adrian Wilkins

Expresso Principle, 10628 Balsam Ave., Hesperia CA 92345-2508, Edgardo Torres

Express Contractors, P. O. Box 7726, Riverside, CA 92513, Amawe Alhamwi

Express Mortgage, 13849 Amargosa Rd., Ste. 203, Victorville, CA 92392-2474,

Stephen Kirkwood

Express Pool Chemical Co., 4290 Goodman St., Riverside, CA 92503-3310, Steve Dziadus

Extra Curricular Activities, 19587 Tonkawan Rd., Apple Valley, CA 92307-5026, Keith Fieler

F & B Enterprises, 20520 Grand Ave., Wildomar, CA 92595, Fern Belau

F & M Liquidators, 3807 Parkside Dr., San Bernardino, CA 92404-1714, Helen Fleetwood

Fairytales, 8590 Dufferin Ave., Riverside, CA 92504, Nancy Schields

Faith Complete Supply, 2066 E. Locust Ct., Ste. A, Ontario, CA 91761-7644, Leon Daniels

Faith Tabernacle, 22120 Hwy. 18, Apple Valley, CA 92307, Bill Hill

MORE NEW BUSINESS

M S Beauty Supply, 8990 Sierra Ave., Fontana, CA 92335, Marcelina Lua
M S T Electrical Services, 4135 Canterbury Rd., Riverside, CA 92504, Sterling Stacey
M T Engineering, 1688 N. Perris Blvd., Ste. G4, Perris, CA 92571-Mickey Monroy
M T Enterprises, 2773 Cador Creek Ln., Ontario, CA 91761, Diane McAulay
M V P Temecula Shuttle, 41920 Sixth St. Temecula, CA 92590, Dennis Dillon
Macbirdie Golf Gifts, 72840 U.S. Highway 111, Palm Desert, CA 92260-3324, Melinda Hutchinson
Magic Moments Photography, 6648 Rathke Dr., Riverside, CA 92509-0773, Cynthia Abing
Mail Boxes Etc. 2401, 6185 Magnolia Ave., Riverside, CA 92506-2524, Michael Balsen
Mail Boxes Etc. 932, 100 S. Sunrise Way, Palm Springs, CA 92262-6737, Luella MacLeod
Main Street Subs, 24578 Sunnymead Blvd., #F, Moreno Valley, CA 92553, Deborah Castille
Martin Financial Services, 29983 Big Range Rd., Quail Valley, CA 92587-7659, Martin Rauscher
Martinez Maintenance Service, 5075 Sierra St., Riverside, CA 92504, Gilbert Martinez
Marty's Roadside Service, 695 Williams Rd., Palm Springs, CA 92264, Martin Sarkisian
Marty's Tires Plus, 74849 Joni Dr., Palm Desert, CA 92260, Martin Hart
Mary's Collectibles, 6351 Pullman Ct., Riverside, CA 92505, Mary Chaptini
Mary's Dog Grooming, 428 W. Foothill Blvd., Rialto, CA 92376, Mary Sand
Master Clean, 879 Encino Pl., Corona, CA 91720, Agnieszka Guzzetti
Master Tech Laundry Services, 1094 Le Conte Dr., Riverside, CA 92507, Steven Tillman
Masters Window Coverings, 41682 Chablis Ct., Temecula, CA 92591, Mike Azeredo
Matchmaker Properties, 19120 Pimlico Rd., Apple Valley, CA 92308-6783, Del Kast
Mathews Trucking, 674 N. Aspen Ave., Rialto, CA 92376-4602, Kevin Mathews
Maxtran Corp., 6221 Softwind Pl., Alta Loma, CA 91737-7775, Maxtran Corp.
Mc Kesson Drugs, 225 W. Hospitality Ln., San Bernardino, CA 92408-3237,

Haris Simangunsong
McGowan Construction, P.O. Box 43, Big Bear City, CA 92314-0043, James McGowan
Meadow Wood Apts., 6920 Phoenix Ave., Riverside, CA 92504, Rob Walker
Med Ex Billing Services, 13335 Wisteria Pl., Chino, CA 91710, Tricia Cavan
Med Sites & Information Svc., 669 Attenborough Way, San Jacinto, CA 92583-6507, Steven Howey
Medscribe, 9624 Cody Rd., Lucerne Valley, CA 92356-8471, Sandra Long
Medstar Professional Services, 4195 Chino Hills Pkwy., #624, Chino, CA 91709, Melynda Kreeger
Melanie's Uniforms, 27645 Jefferson Ave., Ste. 113, Temecula, CA 92590-2649, Deborah Bendt
Melissas Dance Studio, 2503 E. Lakeshore Dr., #E, Lake Elsinore, CA 92532, Barbara Riley
Mendoza Auto Repair, 68426 Commercial Rd., Cathedral City, CA 92234, Adan Alcaraz
Menifee Valley Feed & Supply, 31371 Murrieta Rd., Menifee, CA 92584, Doug Lech
Mentone Rental, 2003 Mentone Blvd., Mentone, CA 92359-9501, Andrew Anderson
Mentone Smog Auto Repair, 1759 1/2 Mentone Blvd., Mentone, CA 92359, Francis Hijazin
Mercado El Paisano, 3848 N. McKinley St., Corona, CA 91719-6114, Sergio Galvez
Mercury Marking Devices, 600 3rd St., Lake Elsinore, CA 92530-2748, Mercury Metal Die & Letter Inc.
Mercy Outreach, P.O. Box 90127, San Bernardino, CA 92427-1127, Daniel Balcazar
Meridian Pacific Group, 741 Hacienda Dr., Riverside, CA 92507-6039, Stephen Kisiedu
Method Tool & Design, 19059 Valley Blvd., #415, Bloomington, CA 92316, Travis Taylor
Mexican Lindo, 9097 Sierra Ave., Fontana, CA 92335-4735, Josie Gonzales
MG Nails, 1240 E. Ontario Ave., Corona, CA 91719-3600, Thanh Thi Do
Mgmt. Services Unlimited Trust, 909 North "D" Street, #7, San Bernardino, CA 92410, T. S. Bhasin
Mi Casa Bar, 2905 S. Euclid Ave., #C-D, Ontario, CA 91761, Armando Pando
Microdigital, 4420 N. Varsity Ave., #1058, Arrowhead Farms, CA 92407, Mohammad Shinwari

Midway Trailer Court, 5017 Holt Blvd., Montclair, CA 91763-4817, Lois Johnson
Mighty Ducks, 2695 E. Katella Ave., Anaheim, CA 92806-5904, Marsha Reed
Mike & Gabes Painting Service, 12210 Michigan St., Grand Terrace, CA 92313-5484, Michael Estes
Mike Dempsey Landscaping, 45420 Abronia, Palm Desert, CA 92260, Michael Dempsey
Mike's Lines, 1426 University Ave., Riverside, CA 92507, Michael Moss
Mike's Pilot Kar, 81600 Fred Waring Dr., Spc. 31, Chiriaco Smt., CA 92201-2033, Michael Huff
Mikkis Rings & Things, 338 Samsara Ct., Perris, CA 92570-1974, Eliberto Olivares
Milestone Company, 2694 E Garvey Ave., West Covina, CA 91791-2113, Random Resource Corp.
Millennium Club, 13824 Vista Grande Dr., Chino, CA 91709-4429, Chandravadan Bhakta
Millennium Com., 2727 Pacific St., #118, East Highland, CA 92346, Leon Gagnon
Mina Cleaners, 933 N. Central Ave., Upland, CA 91786-3531, Adel Hanna
Mini Nails, 147712 Napaz Dr., #103, Victorville, CA 92392, Hue Vu
Mira Consulting, 10230 Pradera Ave., Montclair, CA 91763, Warren Gacsi
Mira Loma Auto Repair, 5350 Etiwanda Ave., Mira Loma, CA 91752-1862, Hector Hernandez
Miraflores Travel Agency, 15915 Foothill Blvd., Fontana, CA 92335, Vahag Hovsepian
Mirage Inn, 72750 Country Club Dr., Rancho Mirage, CA 92270, L. J. Reid
Mister Drip, 32810 Magdaleno Ct., Lake Elsinore, CA 92530-6925, Jerry Sherman
Mobile Chiropractic Care, 35357 Comberton St., Yucaipa, CA 92399, Dan Wethely
Mobile Home Electric, P.O. Box 333, Sun City, CA 92586, Stephen Jones
Mobile Home Park Electrical, 25650 Louisa Ln., Romoland, CA 92585-9504, Robert Tieman
Mobile Stereo Installers, 550 Emerson St., Upland, CA 91784, Kris Jackson
Moe Air, 24200 Myers, #1, Moreno Valley, CA 92553, Terriss Broun
Monie Helens, 1090 Washington St., Colton, CA 92324, Dorothy Pryor

Monarch Business Services, 7605 Malachite Ave., Rancho Cucamonga, CA 91730, Debra Ham
Monarch Trails Publications, 11168 Montlake Dr., Riverside, CA 92505-3650, Joyce Clavon
Montelindo Foods, 915 Brooks St., Ste. 105S, Ontario, CA 91762-3603, Nicolas De La Torre
Montessori School of Chino, 4511 Riverside Dr., Chino, CA 91710, Ranjanie Serasinghe
Morales Financial & Ins. Svc., 81791 Armata St., Chiriaco Smt., CA 92201-3061, Rosemarie Morales
Morales Machinery Service, 4125 El Molino Blvd., Chino, CA 91709, Angel Morales
More Investment, P.O. Box 5112, San Clemente, CA 92672, George Ocsenas
For Fitness Sake, 2159 Sunridge Dr., Chino, CA 91709, Gabriella Disson
Forcat Enterprises, 16701 Main St., # 213, Hesperia, CA 92345-6027, Forrest Dodd
Force One Enterprises, 29472 Mariners Way, Lake Elsinore CA 92530-7319, Vicki Vicario
Forever 21, 2121 E. Montclair Plaza Ln., Montclair, CA 91763-1536, Jin Chang
Forklift Parts Depot, P. O. Box 8312, San Bernardino, CA 92412, James Porter
Four Seasons M H P, 5925 Riverside Dr., Chino, CA 91710-4452, Phillip Connors
Frame It By Ryan, 733 W. Foothill Blvd., Ste. D, Upland, CA 91786-3874, Patricia Lehman
Frame Works, P. O. Box 1685, Upland, CA 91786, Robert Frame
Frank's Engine Rebuilding, P.O. Box 236, Bloomington, CA 92316, Empire Truck & Eqpmnt. Repair
Freedom Machine, 2770 1/2 N. State St., Arrowhead Farms, CA 92407-6552, Paul Shafer
Fresh Fish, 81944 Hwy. 111, # A, Chiriaco Smt., CA 92201, Nguyen Lan
Fritts Ford, 8000 Auto Dr., Riverside, CA 92504-4118, Warren Anderson Ford Inc.
Front Desk, P.O. Box 2817, Mark Twain Enterprises Inc. Big Bear Lake, CA 92315-2817
Fuller Consulting, 23765 Sky Mesa Rd., Homeland, CA 92548, Jan Fuller
Futon Oasis, 2755 N. Palm Cyn. Dr., Thomas Finegan Palm Springs CA 92262
Future Tec Systems, P.O. Box 2954, Helendale, CA 92342, Jeff Peace

G & D Enterprise, 40609 Clark Dr., Hemet, CA 92544-6263, Grace Van Buskirk
G & M Jurupa Auto Repair, 5909 Jurupa Ave., # P & R, Riverside, CA 92506, Francisco Gomez
G 4 Enterprises, 800 W. Community College Dr., Spc 177, San Jacinto, CA, 92583-7177, Robert Goods II
G A I S, 7365 Silkwood Ln., East Highland, CA 92346-6225, Maryanne Geske
G B Warehouse, 1270 West Center St., Riverside, CA 92507, Garo Missakian
G H Entertainment Group, 18332 Haines St., Perris CA 92570-8075, Bridget Steens
G H Farm, 11435 Spruce Ave., George Hickman Bloomington, CA 92316
G K M Enterprises, 2365 Summerhill Ct., Perris, CA 92571, Debra Magstadt
G T Industries, 16357 Golden Tree Ave., Gino Monterroso Fontana, CA 92337
Gabby's Automotive, 1005 E. Quarry Ave., Gabriel Salazar Corona, CA 91719
Gary's Vending, 44687 La Paz St., Temecula, CA 92592, Tamera Mulholland
Gatherings, 28561 Hwy 18, Lake Arrowhead, CA 92352, Sharon Sprigg
Gavilan Div Funding, 21663 Monument Dr., Perris, CA 92570-8415, Dinah Wilson
Gem Maps, 714 E. Oak Hill St., Ontario, CA 91761-6054, James Wielenga
Geoseek Technical Services, 8948 Firebird Ln., Riverside, CA 92503, Elizabeth Aguilera
Gerards French Restaurant, 9814 Magnolia Ave., Riverside CA 92503-3524, Plr Restaurants LLC
Ghetto Superstars, P.O. Box 28, Etiwanda CA 91739, Gregory Scott
Gift Box Merchandisers, 549 Gise Cir., Corona CA 91719-1021, Betty Berg
Gift Gallery Express, 4399 Sawgrass Ct., Chino CA 91709, Harry Kazarian
Glacier Enterprises, 22610 Round Up Way, Apple Valley, CA 92308-8551, William Dotta
Glass Tattoo, 72109 Sullivan Rd., Twentynine Palms, CA 92277, Linda Minarik
Glenoaks Ranch, 38475 Camino Sierra Temecula CA 92592, Donald Martin
Global Reiki Network, 5884 Kendrick Dr., Riverside CA 92507, Elizabeth Rodriguez
Global Trade Co., 2120 S. Waterman Ave., #202 San Bernardino CA 92408, Sam Chahata

BANKRUPTCIES

James Russell Adam, Sandra Lee Adam, 1502 Cherokee Rd., Corona; debts: \$652,448, assets: \$457,855; Chapter 7.

Jimmy Don Alexander, Jacquelynn Yvonne Alexander, aka Jackie Alexander, 2862 Donovan Crt., Riverside; debts: \$269,072, assets: \$139,730; Chapter 7.

Guadalupe Alvarez, Maria Alvarez, 17410 Jackson Dr., Fontana; debts: \$202,711, assets: \$92,620; Chapter 7.

Homero Arroniz, aka Homero Flores Arroniz, Angelina Lourdes Arroniz, aka Angelina L. Arroniz, dba Angels Express Trucking, 9815 Cupid Way, Fontana; debts: \$186,604, assets: \$163,300; Chapter 7.

Juana C. Barrios, 2991 Tyler St., Riverside; debts: \$310,551, assets: \$212,200; Chapter 13.

BCD System, Inc., dba Cyber Exchange, 378 S. Mountain Ave., Upland; debts: \$189,530, assets: \$0; Chapter 7.

Thomas Charles Bechtol, Tammy Ann Bechtol, dba Bec-Tec Suspension, 13590 Ironstone Ave., Victorville; debts: \$183,326, assets: \$142,150; Chapter 7.

Gerald M. Briggs, 4443 Linwood Pl., Riverside; debts: \$257,555, assets: \$122,326; Chapter 13.

Perico Loemo Brooks, Christine Marie Brooks, 42964 Corte Davilla, Temecula; debts: \$213,002, assets: \$197,200; Chapter 7.

Peggy Ann Clark, 1135 West Victoria St., Rialto; debts: \$202,610, assets: \$133,950; Chapter 7.

Phillip Wayne Dragonman, fdba In The Groove-Slot Car Raceway, 4561 Farley Dr., Riverside; debts: \$201,223, assets: \$154,444; Chapter 7.

David J. Duke, fdba Del Rosa Upholstery, 26205 Jonquil, Highlands; debts: \$67,568, assets: \$71,050; Chapter 7.

Leonard Michael Duran, dba Endless Sun Salon, 2980 Lincoln Dr., San Bernardino; debts: \$147,045, assets: \$2,400; Chapter 7.

James Keith Enright, Lori Enright, dba Everything Under Heaven, 5165 Rigel Way, Mira Loma; debts: \$267,604, assets: \$224,580; Chapter 7.

Victor Manuel Felix, Martha Alicia R. Felix, fdba VM Texas Roofing, 560 W. Mariana Ave., Rialto; debts: \$210,441, assets: \$91,575; Chapter 7.

Robert D. Fermin, Elenor M.

Fermin, fdba Wicker Decor, aw N. Dela Merced & Son, Inc., aw Dela Merced & Sons, Inc., 3133 Riverside Dr., Chino; debts: \$414,758, assets: \$510,500; Chapter 13.

Maria Elena Flores, dba Tacos Elsinore #1, dba Tacos Elsinore #2, 15055 Nottingham Rd., Lake Elsinore; debts, assets schedules not available; Chapter 13.

Leonel Angel Garcia, Cristina V. Garcia, dba Lakewood Landscape, fdba Greenview Landscape; debts: \$263,746, assets: \$151,700; Chapter 13.

Frank A. Giangregorio, Marilyn Giangregorio, fdba McCurry Enterprises, 929 E. Foothill, #136, Upland; debts: \$139,003, assets: \$31,580; Chapter 7.

Artist J. Gilbert, Joanne T. Gilbert, 1490 N. Marcella Ave., Rialto; debts: \$258,441, assets: \$365,367; Chapter 7.

Gary C. Goodner, Paula M. Goodner, 6541 Sandy Ln., Riverside; debts: \$256,057, assets: \$163,010; Chapter 7.

Daniel Edwin Gregory, Cheri Lynn Gregory, 14126 Tuolumme Crt., Fontana; debts: \$255,656, assets: \$184,750; Chapter 7.

Amin H. Haddad, Ittehad N. Haddad, dba Madison Market (Sole Proprietorship), fdba In & Out Liquor (Sole Proprietorship), 9109 Bamboo Ln., Riverside; debts: \$488,399, assets: \$261,960; Chapter 13.

Doris Dolores Hale, fdba Hale Family Day Care, 10990 Norwood, Riverside; debts: \$106,898, assets: \$1,037; Chapter 7.

Richard Allan Hale, Yvette Marie Hale, fdba Richard Allen Hale Designs, 845 Saint James Dr., Corona; debts: \$224,775, assets: \$174,950; Chapter 7.

Ronald Lee Hall, dba Crimson Pirate Tattoo and Body Piercing, 32755 Cougar Ln., Arrow Bear; debts: \$78,460, assets: \$79,300; Chapter 7.

Robert Michael Hawkins M.D., aka R. Michael Hawkins M.D., 7231 Boulder Ave., #133, Highland; debts: \$837,333, assets: \$3,350; Chapter 7.

Gilbert Alan Hogan, Paula Elizabeth Hogan, 30620 Penelope Crt., Hemet; debts: \$278,497, assets: \$204,420; Chapter 7.

Glenn Edward Hunter, Rhonda Ann Hunter, 11416 Alder Creek, Corona; debts: \$252,120, assets: \$231,800; Chapter 7.

Janet Modene Kavanagh, dba JMK Services, 51650 Snaith Rd., Anza; debts: \$275,330, assets:

\$140,165; Chapter 7.

De Wayne Keating, Trisha Ann Keating, aka Trisha Ann Gee, 7275 Ayers Rock Rd., Riverside; debts: \$201,444, assets: \$172,873; Chapter 7.

William Scott Kirchner, aka Scott Kirchner, Lisa A. Kirchner, 3565 Lincoln Ave., Corona; debts: \$3,215,594, assets: \$462,275; Chapter 7.

Eric Lauritzen, Tyree Lauritzen, 23825 Lake Vista Rd., Moreno Valley; debts: \$201,795, assets: \$155,575; Chapter 7.

Joseph Nicholas Lessa, faw Lessa's Auto Parts Inc., fdba Auto Parts Computer Store, dba JJSM Enterprises, LLC, 7955 Helena Ave., Riverside; debts, assets schedules not available; Chapter 13.

Stanley Frank Little Jr., Elizabeth Diana Little, aka Elizabeth Diana Myers, dba Stan's Your Man Pool Service, 66-625 San Marcus Rd., Desert Hot Springs; debts, assets schedules not available; Chapter 7.

Russell Warren Livingston, Tammi Maurine Livingston, dba Top To Bottom Cleaning Services, 29579 Squaw Valley Dr., Sun City; debts: \$104,564, assets: \$12,120; Chapter 7.

Jorge H. Lopez, aka Jorge Rene Lopez Estrada, 24972 Suburban Ln., Moreno Valley; debts: \$218,894, assets: \$34,236; Chapter 7.

Elizabeth Marquez, 16423 Golden Tree Ave., Fontana; debts: \$402,460, assets: \$197,010; Chapter 7.

Mark A. Massuere, Kellie A. Massuere, 7525 Lochinvar Crt., Highland; debts: \$297,726, assets: \$235,606; Chapter 7.

Katharina Elisabeth McCracken, 34111 Wildwood Canyon Rd., #73, Yucaipa; debts: \$779,769, assets: \$3,250; Chapter 7.

Michael William McGee, aka Michael W. McGee, aka Michael McGee, aka Mike McGee, 14563 14th St., Blythe; debts: \$204,821, assets: \$241,019; Chapter 7.

Alejandro Mejia, Carmen Mejia, 13043 Pavillion Crt., Moreno Valley; debts: \$55,000, assets: \$235,600; Chapter 13.

Charles T. Neal, Stella A. Neal, fdba Neal Pool Excavating, 31351 Jacinto, Nuevo; debts: \$111,220, assets: \$11,685; Chapter 7.

Nevada Carbide Tools, LLC, 41-841 Beacon Hill, Suite E, Palm Desert; debts, assets schedules not available; Chapter 7.

Steven Nieto, Kathleen Nieto,

aka Kathleen M. Bernstein, 16700 Via Alegria, Moreno Valley; debts: \$193,875, assets: \$259,909; Chapter 7.

Ferjanand Oliver, aka Joji Olivar, Dina M. Olivar, aka Dina Morales, 750 Montague Dr., Corona; debts: \$248,247, assets: \$180,000; Chapter 7.

Jean Roger Clair Parent, aka Jean R. Parent, aka Roger Parent, Blanca Estela Parent, 45365 Desert Air St., La Quinta; debts: \$246,361, assets: \$242,264; Chapter 7.

Joseph Adolph Pirot, Audrey L. Pirot, dba Design-a-type, 517 S. Vermont Ave., San Jacinto; debts: \$108,569, assets: \$115,650; Chapter 13.

Jerry M. Ponce, Anita M. Ponce, 11205 Pioneer Ridge Rd., Moreno Valley; debts: \$428,381, assets: \$335,450; Chapter 13.

Timothy Postlethwait Jr., Kimberly Marie Postlethwait, 23990 Pinefield Dr., Moreno Valley; debts: \$217,625, assets: \$146,875; Chapter 7.

Daniel G. Powell, Judy M. Powell, aka Judy McCarthy, : 9105 Jojo Way, Riverside; debts: \$256,238, assets: \$118,326; Chapter 7.

Eddie Qualls Jr., 1104 W. Morgan, Rialto; debts: \$200,127, assets: \$70,150; Chapter 7.

Raymundo Ramirez, Irene Ramirez, 18430 Brazier Dr.,

Perris; debts: \$192,076, assets: \$218,060; Chapter 7.

Roman Victor Rodriguez, Lynn Michelle Rodriguez, aka Lynn Michelle Paz, 29046 Rolando Rd., Lake Elsinore; debts: \$145,490, assets: \$320,138; Chapter 7.

Carlos H. Sanchez, 18146 8th St., Bloomington; debts: \$230,339, assets: \$185,700; Chapter 7.

Jack D. Sankey Sr., aka Jackie Sankey, Marsha M. Sankey, fdba Woodcrest Pest Control (A Sole Proprietorship), 18591 Roberts Rd., Riverside; debts: \$279,715, assets: \$294,900; Chapter 7.

William Alex Shufan, aka William A. Shufan, aka Bill Shufan, fdba AAA Carpet Cleaning and Dyeing Co., 223 West Olive Ave., #7, Redlands; debts: \$109,585, assets: \$3,387; Chapter 7.

Stevan Sinkewicz, Emma Gloria Acosta De Sinkewicz, aka Emma Gloria Acosta, 24609 Freeport Dr., Moreno Valley; debts: \$152,361, assets: \$228,253; Chapter 7.

Vichit Sittigharana, Wanthong Sittigharana, 2459 Purdue Cir., Corona; debts: \$372,842, assets: \$257,500; Chapter 7.

Timothy Grant Smith, Paulette Louise Smith, 15168 Rio Grande Dr., Moreno Valley; debts: \$222,140, assets: \$161,785; Chapter 7.

For total protection, rely on the first name in security.



Intrusion Detection Systems



Fire Alarm Systems



CCTV Monitoring Systems



Access Control Systems



Sprinkler Monitoring Systems



Process Monitoring Systems



Central Station Monitoring

We're a leading national security company with a strong local commitment to protect you through use of:

■ Cost-effective security technology
 ■ A full range of system capabilities

■ Skilled installation and service
 ■ Our own UL-listed central stations
 Call us today for a FREE professional appraisal of your security needs.

(800) 238-4636
ADT-INFO



BUSINESS INFORMATION RESOURCES

WEB SITES

Aviastar Communications, Inc.http://www.aviastar.net
 Agricultural Export Program (AEP), Calif. Dept. of Food and Agriculture
http://www.atinet.org/aep
 Bank@Home, Union Bank's Internet Banking Center
http://www.tdmi.com/usa
 Business Bank of California
http://www.businessbank.com
 California state government home page
http://www.ca.gov
 Center for International Trade Development
http://www.resources4u.com/citd/
 City Business Guide CITIVU Rancho Cucamonga
http://www.citivu.com
 Columbia Chino Valley Medical Center
http://www.cvmc.com
 First Federal Savings of San Gabriel Valley
http://www.firstfederalsgv.com
 Giant I.E. RVhttp://www.giantrv.com
 I.E. Small Business Dev. Ctrhttp://www.iesbdc.org
 San Antonio Community Hospitalhttp://www.sach.org
 Small Business Developm. Center.....http://www.iesbdc.org
 U.S. Presidenthttp://www.whitehouse.gov

E-MAIL ADDRESSES

Bill Leonardsenator.leonard@sen.ca.gov
 California Center for Health Improvement
cchmail@aol.com
 Inland Empire International Business Association
ieibatrade@aol.com
 U.S. Government Printing Office, GPO Access
gpoaccess@gpo.gov
 U.S. Presidentpresident@whitehouse.gov

BULLETIN BOARD SERVICES (BBS)

Information is subject to change without notice and some operators may charge fees.
 Alice's Wonderland: Amateur radio, Psion and Renegade support, CD-ROM, No Ratios, On-line games, active message bases; (909) 597-4469.
 Apple Elite II: Networked messaging, on-line games, transfers for Apple II and Mac, 14.4 baud; (909) 359-5338.
 The Blueprint Place BBS: CAD-plotting service; drop "DWG" Auto-CAD files, zipped and text file in CAD library, 14.4 baud; (310) 595-5088.
 Mine and Yours BBS: WWIV Networks, Large File, MSG Base, Games, Internet e-mail and Local Echoes, Fees free; (760) 244-0826.
 Ebix — Business: Business management, labor laws, CPA issues, human resources, employee benefits, 14.4 baud, 24 hours; (714) 239-6864.
 InvestorLink: Stock, commodity prices, real estate, daily news, personal finance, mutual funds, 28.8 baud; (818) 331-4611.
 Mommidillo's BBS & Breakfast: WwivNet, E-mail, TradeWards, Lord Scrabble On-line, 14.4 baud; (310) 432-2423.
 PC-Windowmaker BBS — A.U.G.L.E.: Computer user group club BBS, supporting IBM, Atari and Mac downloads, on-line games, RIP menus, 28.8 baud. (909) 637-1274.

LIST YOUR BULLETIN BOARD

Name of board _____
 Phone number _____
☐ General interest ☐ Product support ☐ Modem speed _____
☐ Specialty: _____
 E-mail services _____
 Features _____
 Fees _____ Hours _____
 Voice phone _____

The Inland Empire Business Journal is compiling a list of the local bulletin boards. If you would like to have your board included, fill out this coupon and mail it to: Inland Empire Business Journal, Attn.: Bulletin Boards, 8560 Vineyard Ave., Ste. 306, Rancho Cucamonga, CA 91730-4352.

Book of Lists



TopList Allows You To:

- ☐ Print mailing labels and follow-up reports.
- ☐ Create exportable text files.
- ☐ Load and use over 30 additional "Book of Lists."
- ☐ Plus more!

TopList Is:

- ☐ Self-installing and menu prompted.
- ☐ Available for IBM/PC or computers
- ☐ Also available in ACT!-ready formats.

It's Easy To Order. For fastest service,

www.toplist.com

or call (909) 484-9765

TopList @ \$125.00 ea./add 7.5% sales tax/shipping and handling \$3.50/next business day (\$8.50)

IN REVIEW

1995

Paxon Communications purchased television station KZKI (channel 30) in Rancho Cucamonga from Sandino Telecasters for \$18 million.

Riverside is among five cities nationwide chosen for a first-year federal grant of \$200,000 to fund youth gang prevention.

1996

The Inland Empire Economic Partnership (IEEP) kicks off a \$10 million economic development campaign in an effort to attract 50,000 high-paying, high-tech jobs to Riverside and San Bernardino counties over the next five years.

1997

Kelly Space and Technology, Inc., a San Bernardino-based firm, receives a U.S. patent for its tow-launch technique, cutting costs of launching a satellite into space

1998

IPNet Solutions Inc. announces it will team with AT&T to deliver its Internet-based electronic commerce services to the retail, distribution, health care and manufacturing markets.

MAY CALENDAR⁹⁹

5 "Children Are Our Treasures" is the theme of this year's free Baby/Parenting Fair sponsored by Women's and Children's Services of Pomona Valley Hospital Medical Center from 10 a.m. to 3 p.m. at the Women's Center. The special event features a family treasure hunt, lively entertainment, tours of the Women's Center, exhibits, door prizes, free ID/fingerprinting kits, photo opportunities, and a display of emergency vehicles. A special Teddy Bear Clinic will also be available for children who bring their favorite stuffed toys for checkups. Several education and health care sessions will be held throughout the day on such topics as Baby and Child Safety, Choosing Child Care, Sibling Preparation for a New Baby, How to Have a Healthy Pregnancy, When to Call the Pediatrician, Pets and Kids, Instruction for New Dads, and Breastfeeding. Nutritious box lunches will be available for adults at \$4 each and for children at \$3 each. The Women's Center is located at 1798 North Garey Avenue, Pomona. For more information, call (909) 865-9858.

p.m. at Sheraton Newport Beach, 4545 MacArthur Boulevard in Newport Beach. The event is sponsored by Women in International Trade (WIT). You are invited to join WIT and a panel of speakers to discuss the impact of ACS, ACE, ITDS and Y2K compliance on your ability to maintain efficient international trade transactions. For more information, contact WIT Marketing Director Kristin Houston at (310) 606-0166.

15 "New to Export" will be held at the Export Small Business Development Center in El Segundo from 8:30 a.m. to 12:30 p.m. New to Export provides an overview of the exporting process, the issues confronting today's exporters and introduces the many resources available through public and private sectors. The cost is \$20 preregistered and \$20 at the door. For more information, call Patrice Jones at (310) 606-0166.

16-17 The Employers Group will host "Introduction to Human Resources" from 9:00 a.m. until 4 p.m. at Employers Group Regional Office, Mission Lake Centre, 3600 Lime St., Suite 421, Riverside. The cost is \$380 for members, \$360 three or more, and \$475 for non-members. For more information call 909-784-9430.

23 The Employers Group will host "Wage and Salary Administration" from 9:00 a.m. until 4 p.m. at Employers Group Regional Office, Mission Lake Centre, 3600 Lime St., Suite 421, Riverside. The cost is \$215 for members, \$195 three or more, and \$270 for non-members. For more information call 909-784-9430.

24 "Focus on Spain" will be the topic of a presentation by Mr. Palacios at the Tapas Restaurant, 4235 Martingale Street in Newport

Beach, from 6:00 p.m. until 8:30 p.m. Attendees will have an opportunity to discuss country-specific issues regarding their industry of interest. The event is sponsored by Women in International Trade — International Affairs Committee. For more information, contact WIT Marketing Director Kristin Houston at (310) 606-0166.

29 The Employers Group will host "Employee Handbook" from 9:00 a.m. until 4:00 p.m. at Ontario Airport Hilton, 700 N. Haven, Ontario. The cost is \$215 for members, \$195 three or more, and \$270 for non-members. For more information call 909-784-9430.

REGULARLY SCHEDULED EVENTS

Monday

Business Builders of Rancho Cucamonga, weekly, 7 a.m. at Socorro's Mexican Restaurant, 10276 Foothill Blvd., Rancho Cucamonga. Membership: \$25. Contact: Dawn Grey, (909) 484-5244; Shirley Patrick, (909) 625-2386.

Personal Break Through/ Networking, weekly, 7 a.m. at 7385 Carnelian St., Rancho Cucamonga. The club meets to discuss maximizing business and personal leverage. Contact: Warren Hawkins, (909) 626-2681 or (909) 517-0220 (pager).

Tuesday

Business Network International, La Verne Chapter, weekly, 7 a.m. at Cino's, 309 E. Foothill Blvd., Pomona. Contact: Donald Clague, (909) 593-3511.

Business Network International, Inland Valley Chapter, weekly, 7 to 8:30 a.m. at Mimi's Cafe, 10909 Foothill Blvd., Rancho Cucamonga. Contact: Michael Bailey, (909) 948-7650.

Ali Lassen's Leads Club, Claremont Chapter, weekly, 7:15 a.m. at the Claremont Inn, 555 W. Foothill Blvd., Claremont. Contact: Philip Board, (909) 981-1720. Regional office: (800) 767-7337.

Wednesday

Business Network International, Victor Valley Chapter, weekly, 7 a.m. at Marie Callenders, 12180 Mariposa Rd., Victorville. Visitors welcome. Contact: Jo Wollard (760) 241-1633.

Business Network International, Chino Valley Chapter, weekly, 7 a.m. at Mimi's Cafe, Spectrum Marketplace, 3890 Grand Ave., Chino. Contact: Mike Agee, (909) 591-0992.

Business Network International, Rancho Cucamonga Chapter, weekly, 7 a.m. at Plum Tree Restaurant, 1170 W. Foothill Blvd., Rancho Cucamonga. Contact: Michael Cunerty, (909) 467-9612.

West End Executives' Association, weekly, 7 to 8 a.m. at Ontario Airport Marriott Hotel, 2200 E. Holt Blvd., Ontario. Contact: (909) 949-3525, or (818) 960-5834.

Toastmasters Club 6836, the Inland Valley Earlybirds of Upland, weekly 6:45 a.m. at Denny's, northwest corner of Seventh Street and Mountain Avenue in Upland. Info: Nancy Couch, (909) 621-4147.

The Institute of Management Accountants Inland Empire Chapter, the fourth Wednesday of the month, 6:30 a.m. at the Mission Inn, 3649 Seventh St., Riverside. Contact: Ester Jamora (818) 305-7200 Ext. 106.

The Rancho Cucamonga Women's Chapter of Ali Lassen's Leads Club, weekly, 7:15 a.m. at Mimi's Cafe, 370 N. Mountain Avenue. Info: Patricia Brookings, (909) 981-4159 or (909) 594-5159.

Thursday

Consumer Business Network, weekly, 7 a.m. at Michael Js, 201 N. Vineyard Ave., Ontario. Meeting Charge: \$15 including breakfast. Contact: (818) 446-1986. Host: Sandy Patterson.

Business Network International, Upland Chapter, weekly, 7 a.m. at Denny's, 385 S. Mountain Ave., Upland. Contact: Jim Mangiapane, (909) 946-6616.

Friday

Sales Success Institute — "Prospecting Without Cold-Calling!" with D. Forbes Ley, author of "Success Today!" weekly, 1:30 p.m. to 5:00 p.m. at the Ontario Airport Marriott. Free, but reservations a must. Call (800) 772-1172. Preview: www.sell-fast.com.

Saturday

People Helping People to Keep Dreams Alive!, weekly, 1:30 p.m. at The Peoples Place, 135 W. First Street, Claremont. Info: Dr. D.M. Yee, (909) 624-6663.

Sunday

Claremont Master Motivators Toastmasters Club, weekly, 6 to 7:30 p.m. in the Jagels Building at Claremont Graduate School, 165 E. 10th St., Claremont. Contact: Chuck or Dolores Weck, (909) 982-3430.

EXECUTIVE TIME OUT

The Taj Mahal: The White Jewel of India

by Camille Bounds, Travel Editor

A white jewel enclosed in a frame of dark cypress, the Taj Mahal seems to float over the hot, flat Indian plain. Its distinctive silhouette, mirrored in the placid surface of a long reflecting pool, is instantly identifiable. The shimmering tomb is one of the most frequently photographed structures in the world.

A visual cliché of our time

Everyone has seen photographs of the Taj Mahal. Frontal views of the renowned Indian monument have become one of the great visual clichés of our time. The massive, bulbous central dome, the four slender minarets, the shimmering marble, the long reflecting pool, the manicured gardens all seem too unreal and perhaps, too beautiful for adequate description and proper appreciation. But there is much more to the Taj than majestic loveliness.

The greatest love story

The world's best-known mausoleum celebrates one of the greatest love stories of all time - that of the 17th century Mogul emperor, Shah Jahan, and his queen, the "Chosen One of the Palace," Mumtaz Mahal. According to legend, as a 16-year-old-prince the future "King of the World" fell in love at first sight with Mumtaz. He defied convention by seeking her hand in marriage, then waited five years for their wedding. In their 19 years of married life, the queen gave Shah Jahan 14 children. She ruled at his side almost as an equal. Her death in childbirth in 1631, the fourth year of the emperor's reign, left him wild with grief but determined to build history's finest monument to the love of a man for a woman.

Rich, cruel and sensual

Behind this romantic tale is an even more intriguing saga, that of the Mogul conquerors who had swept into North India only a century earlier.

By the time of the Shah Jahan, they had established an absolute monarchy that is compared to that of his contemporary Louis XIV, the Sun King, half a globe away in France.

The Mogul court, located at Agra, Delhi, Lahore, or in tented encampments used during the dynasty's frequent military campaigns, was incredibly rich, and was cruel and sensual as well as omnipotent on the vast subcontinent. As descendants of Tamerlane and Genghis Khan, the Moguls

overgrown; the desecrated tomb, a place for picnics and midnight trysts. Only in this century has the Taj been restored to something of its former glory, standing now as a timeless enduring monument to a vanished empire and to a memory of a great love.

Exquisite craftsmanship

The handiwork of Agra's craftsmen is exquisite. A special kind of marble inlay, in the style of the work at the Taj, is executed on table tops,

feelings like I would never see the lovely pieces I had purchased. I thought back to the question I had posed to the little shopkeeper that had sold me a nest of beautifully carved tables, I asked, "How do I know I can trust that the tables will be sent?" And he answered, "Don't trust me madam, trust God!" Who could argue with that?

Everything ordered finally arrived intact and in good shape as promised.

When to go

The most comfortable months to visit Agra are December through March. April through November has temperatures going into the nineties although the evenings do cool down. Avoid Fridays, when admission is free and the lines are unusually long. Early morning or evening offers less crowding and a stunning view of the Taj glowing in the light of the dawn or twilight.

Where to stay

The Sheraton offers a lovely place to stay in Agra. You are within viewing distance of the dome of the

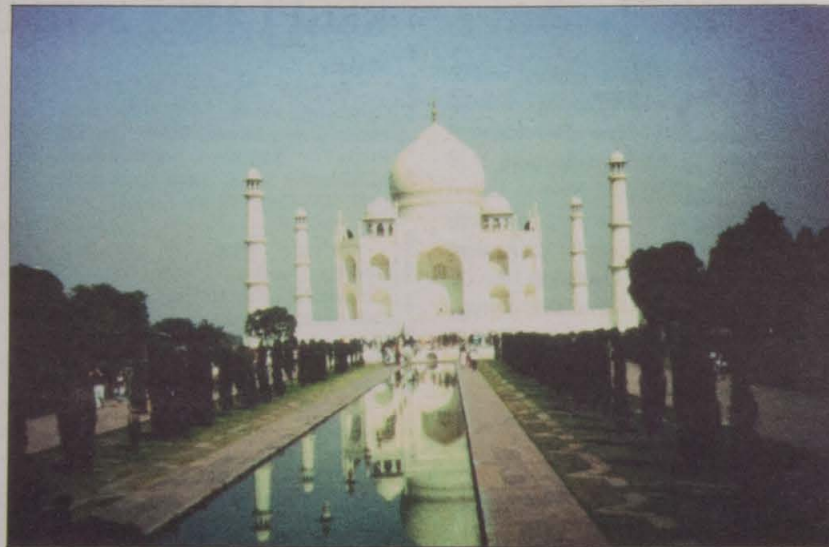
Taj and a short buggy ride from the Taj entrance. Elephant and camel rides await you at the hotel's ornate entrance, beautiful gardens surround the property, and there is a very good restaurant on the premises featuring East Indian and Chinese food.

How to get there

United Airlines and Lufthansa have the most direct connections from Los Angeles to Delhi. There are express trains, buses and limousine services from Delhi that will take you to Agra for a one-day excursion or leave you there to enjoy the wonders of Agra and the Taj.

Trust God!

Heavier pieces, tables and carvings were sent by boat and took four months to arrive. There were moments of great misgiving and



The Taj Mahal facing the long reflecting pool.

Photo by Camille Bounds

delighted in bloody combat, savage sports, and hideous tortures of their victims. Brother fought brother for the throne; it was the law of "takht ya takhta" - "throne or coffin."

Once crowned, the emperors sought unlimited pleasure in women, wine, and opium. Less than a century after Shah Jahan was deposed by his ruthlessly ambitious son, the dynasty was in irreversible decline. By the beginning of the 19th century, all of India was ripe for conquest by Great Britain.

The grandest blunder — that did not happen

For a time, it seemed as if the Taj, like the Moguls who had built it would vanish. A scheme to dismantle the tomb and cart its marble back to England for sale was abandoned only because of lack of prospective purchasers. The famous grounds became

When the **Inland Empire TV News** is there, then so are You!

Now on Broadcast, Cable and Satellite TV



Plus

Looking Inland, Weather, and a Weekly Restaurant Review.

The **Inland Empire TV News** can be seen on **KPXN-TV* weekdays at 8:00 a.m.**

*Please check your local cable listings for the time, day and channel in your area, or turn to KPXN Channel 30 on UHF!

Inland Empire TV-News can be seen in the following Communities

Upland • Montclair • Ontario • Fontana • Bloomington • San Bernardino • Highland • Loma Linda • Grand Terrace • Arlington • Corona • Home Gardens • Jurupa Hills • La Sierra • Mira Loma • Norco • Pedley • Riverside • Roubidoux • Sunnyslope • Phillips Ranch • Pomona • Moreno Valley • Chino • Chino Hills • Claremont • Perris • Lake Mathews • Lakeview • Nuevo • Sun City • Wood Crest

La Habra Hts. • Whittier • Brea • La Habra • Diamond Bar • La Puente • Rowland Hts. • Walnut • Walnut Valley • Inglewood • Orange • Santa Ana • Baldwin Hills • Hawthorne • Ladera Hts. • Lennox • Los Angeles • Playa Del Rey • Venice • View Park • Westchester • Windsor Hills • Yorba Linda • Pasadena • San Marino • Cypress • South Pasadena • Garden Grove • Los Alamitos • Rossmore • Fullerton • Placentia • Bell • Culver City • Gardena • Hollywood • Mar Vista • Marina Del Rey • Palms • West Hollywood • East Los Angeles • Athens • Compton • Florence • Hawaiian Gardens • Willowbrook • Bell Gardens • Bellflower • Downey • La Mirada • Lynwood • Maywood • Paramount • South Gate • South El Monte • Santa Fe Springs • Lakewood • Huntington Park • Walnut Park • Harbor City • Lomita • San Pedro • Torrance • Wilmington • Baldwin Park • Bassett • City of Industry • Hacienda Hts. • Pico Rivera • Valinda • West Covina • Duarte • Costa Mesa • Mission Hills • Arleta • North Hills • North Hollywood • Pacoima • Panorama City • San Fernando • Sepulveda • Sherman Oaks • Studio City • Sun Valley • Sylmar • Toluca Lake • Van Nuys • Carbon Canyon • Artesia • Cudahy • Buena Park • La Palma • El Monte • Palos Verdes • Rolling Hills • Arcadia • Sierra Madre • Aguan Hills • Aliso Viejo • Capistrano Beach • Coto De Coza Canyon • Dana Point • El Toro • Emerald Bay • Foothill Ranch • Laguna Niguel • Laguna Beach • Laguna Hills • Lake Forest • Tustin • Mission Viejo • Modjeska Canyon • Rancho Santa Margarita • San Clemente • San Juan Capistrano • San Onofre • Silverado • Silverado Canyon • South Laguna • Irvine • Trabuco Canyon • Corona Del Mar • Newport Beach • Brentwood • Brentwood Park • Century City • Pacific Palisades • Santa Monica • West Los Angeles • Westwood • Alhambra • Chapman Woods • Commerce • La Canada • Monrovia • Montebello • Monterey Park • Norwalk • San Gabriel • South Monrovia • San Gabriel • Altadena • South San Gabriel • Temple City • Arcadia • Carson • Dominguez • Long Beach • Beverly Hills • Brentwood Hts. • Canoga Park • Encino • Sherman Oaks • Tarzana • Woodland Hills • Eagle Rock • El Sereno • Highland Park • Los Feliz • Anaheim • Anaheim Hills

For advertising opportunities, call (909) 980-7200
News Desk (909) 484-9765 ext. 39 • Fax (909) 391-3160

Camille Bounds is the Travel Editor for The Inland Empire Business Journal and for the Western division of Sunrise Publications.



Corporate Wellness & Occupational Health Services

YOU KNOW US...

IT'S TIME WE GET TO KNOW YOU.

You know us for our world-renowned doctors, our quality care, and the heart transplants we do. But did you also know we offer corporate wellness and a wide variety of occupational health services to businesses small and large? From cuts to cardiac care, Loma Linda University Medical Center is here for the health and well-being of all your employees. Choose a health plan that offers the care and services of Loma Linda University Medical Center. You and your employees will benefit from the services of one of the top health care providers in the nation.

Call us for information on health plans offering the care of Loma Linda University Medical Center and Health Care.

1-800-LLUMC-97 Ext. 57

www.llu.edu



LOMA LINDA UNIVERSITY MEDICAL CENTER